

TOWN of DARTMOUTH

Housing Production Plan

EXECUTIVE SUMMARY

Overview

The town of Dartmouth, incorporated in 1664, has remained, throughout most of its history, a rural agricultural community. In the early 19th century, however, the Town's character changed as wealthy city dwellers from New Bedford built or purchased permanent residences or vacation homes in the Town. Although Dartmouth is now primarily a suburban bedroom community, the Town came into the 20th century with significant portions of its historic character intact: there is still farming in Dartmouth and many non-town residents own vacation homes in Dartmouth. The construction of Southeastern Massachusetts University in the 1960s (now the University of Massachusetts-Dartmouth), accelerated the Town's growth in residential development.

Dartmouth's housing supply is an eclectic mix of dense villages, historic homes, apartments, and newer suburban construction. Dartmouth residents are proud of the fact that Dartmouth's past and present co-exist: the past in its farms, churches, villages, and scenic rural roads and the present in Route 6 commercial development, the Dartmouth Mall, and emerging industrial areas.

The 2005 Planned Production Strategy and the 2007 Master Plan identify key findings that have policy implications in meeting the housing needs of its residents:

- In the past three decades, Dartmouth's population has grown at a significantly faster rate than the region, and this trend is projected to continue. This rapid growth rate was a key factor in influencing the need for development of a comprehensive housing plan.
- The number of elderly residents in Dartmouth is expected to increase dramatically in the next 20 years. As a result, there will be increased pressure to meet the demand for housing and services designed to serve this demographic group.
- Single-family housing comprises the majority of the Town's housing inventory, which is a barrier to certain population groups seeking to enter the Dartmouth housing market or modify their housing choice.
- The Town has a very limited number of rental units and few of these are vacant. In addition, many renter households pay more than 30% of their income for rent. There is critical need for additional affordable rental units. These units would cater to smaller households comprised of singles, couples, and smaller households with children.

This update is being undertaken to identify current housing needs and to develop strategies that meet these needs for its residents.

Dartmouth has made recent progress toward their 10% affordability goal by undertaking action items in their expired Affordable Housing Plan. Implementation efforts have increased Dartmouth's Subsidized Housing Inventory (SHI) units from 730 units (6.7%) in 2002 to the current 941 units (7.99%). To continue this progress and fully meet the town's affordable housing needs, Dartmouth's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families and elderly residents.

This Affordable Housing Plan consists of two parts. First, a Housing Needs Assessment identifies the community's demographic profile, conducts an inventory of the housing characteristics, and also evaluates the housing needs of the town's residents. The second part of this report develops strategies by which the Town can meet the identified housing needs.

A. Housing Needs Assessment

Several key findings of the housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Dartmouth such as:

- **Shifting Population**

The housing needs assessment results revealed that the Town of Dartmouth is losing its younger adult and middle-age population while the population approaching retirement and the elderly population rose significantly. This indicates a trend in the loss of families with school-aged children and an increasing retirement community.

- **Diversity in Housing Types**

Given the changing demographics of the town (i.e., an increase in female-headed households, especially those with children under 18; an increase in non-family households and householders living alone), there is a need for more options in housing supply in the area in the immediate future as well as in the long term. Householders over 65 years, young adults living alone and young professional couples do not need large-sized, single-family housing and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit.

- **Limited supply of rental units**

Analysis showed that while 22% of housing units are rental units, there remains a shortage of these rental housing units. Only 185 units were listed for rent. Moreover, renters suffer housing cost burdens. Hence there is still a need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

- **Limited supply of Affordable Housing**

Dartmouth has made progress in providing affordable units; yet, a gap still exists between affordable units as mandated by the state's Chapter 40B Program, and the required number of units. As of January, 2012, Dartmouth needs 236 additional affordable housing units to

meet the 10% requisite. It is interesting to note that about 35% of the households in town have low- to moderate-incomes but only 198 single-family units (2.0%) are affordable to these households earning 80% or less of the 2012 HUD median family income (\$51,520). This gap demonstrates a continued need for more affordable housing units.

Housing Cost Burdens

Many households are experiencing housing costs burdens, both owners and renters. The American Communities Survey Five-Year Estimates (2006-2010) shows that 37% of households suffered housing burdens: 35% of homeowners and 45% of renters had housing cost burdens.

B. Housing Needs and Challenges

- ***Housing Needs***

Based on the Housing Needs Assessment, there are key indicators that point to local needs for affordable housing:

- Increase in the elderly population and those who live alone. Dartmouth's elderly population (65+ years) and the number of individuals living alone are rising. Dartmouth's predominance of single-family homes is a barrier to certain population groups such as seniors and singles; therefore, the town's housing strategy should explicitly provide for various types of housing other than single-family residential.
- Decreasing young adult population and increasing middle-age population. The number of Dartmouth's young adults (aged 25 to 34 years) is decreasing. Young adults just starting out are leaving Dartmouth while the established, middle-aged established population and their school-aged children are establishing themselves in Dartmouth. This follows a similar trend being seen statewide.
- Lack of Rental Units The town has a limited number of rental housing units and only a few of these remain vacant. There are an estimated 2,116 renter-occupied units, approximately 45% of which were occupied by households experiencing household cost burdens. Since 2000, Dartmouth has added an estimated 375 rental units to the housing inventory.

Changing Town Population Profile, Changing Needs

The demographic profile of Dartmouth has changed from 2000 to 2010 in such a way that varied housing needs of the town's population segments have to be met, particularly for:

- *Young professional adult population, and young families who need some motivation to stay and establish residence in the town;*
- *The dramatic increase in the population approaching retirement; and,*
- *The rise of those who live alone.*

Gaps in Affordability and Diversity in Housing

The town of Dartmouth currently has 941 affordable units, which is insufficient to meet the housing needs of the elderly, families and renters who have earnings at or below the area's median family income. Additionally, young adults and young professionals who are starting their own families require particular housing types. These segments of the population deserve decent, safe and affordable housing, a need currently not being met in Dartmouth.

• Housing Challenges

The Town of Dartmouth recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects.

○ Land Costs:

Land and housing in Dartmouth are expensive because prices over the last twenty years have vastly outpaced inflation. There is limited amount of land given extensive preservation that stems from a desire to preserve Dartmouth's rural and historic character for future generations, large lot zoning, and a desire for current and future Dartmouth residents to live in areas of the Town whose rural and/or architectural features have been preserved, and Dartmouth has excellent regional accessibility to Providence and Boston making it an ideal location for households priced out of markets located near the region's major metro areas.

- Zoning:
The majority of developable land in Dartmouth is zoned single family residential with 80,000 square feet lot size minimum. Dartmouth's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which had much impact on the patterns of housing development.
- Transportation:
Dartmouth is an auto-dependent community; public transit service in Dartmouth is extremely limited. SRTA provides service between Fall River and New Bedford that travels Route 6, through the community and from the New Bedford terminal to the North Dartmouth Mall.
- Infrastructure and Environmental Concerns:
Dartmouth has limited municipal water or sewer service in some parts of town, and developments must rely on septic systems. These septic systems must comply with Title V. However, there are concerns about the impact of septic systems on existing wetlands.
- Availability of Subsidy Funds:
Subsidized funding for affordable housing projects is available through Mass Housing and the Department of Housing and Community Development. DHCD have financing available for both new rental apartments and the preservation of existing units. While market conditions for rental developments had been struggling, recent economic and demographic conditions seem to be leading to a rise in the rental development market in metro Boston. The same economic and demographic conditions may lead to an increase in the rental developments in Dartmouth.
- Negative Community Perceptions:
There is a demonstrated need for more affordable housing options within the town to meet the needs of a growing elderly and young professional population. However, in a traditional suburban community like Dartmouth, affordable housing is unfortunately frequently perceived as being unattractive, dense developments which do not contribute to the overall image of the community. Consequently, the town of Dartmouth remains faced with the dilemma of how it should approach affordable housing initiatives.

C. Summary of Production Strategies

In order to meet the needs identified in the Housing Needs Assessment, Dartmouth will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described by:

- ❖ Designing strategies to preserve the Town's existing supply of affordable housing.
- ❖ Developing regulatory policies that will increase the supply of affordable housing in Dartmouth over time.
- ❖ Exploring production strategies that will add new units to the Town's housing inventory.

Housing Production Strategies: Dartmouth, Through Year - End 2018				
Strategies	Priority for Implementation		# Affordable Units	Responsible Party
	Priority 1	Priority 2		
Preservation Strategies				
Retain Expiring Units	*		[124]	Housing Authority/BOS?
Continue Housing Rehabilitation Local Homebuyer Assistance	*	*	0	Grant Administrator Office of Development/Finance Director
Regulatory Strategies				
Establish a Housing Partnership	*		0	Select Board
Inclusionary/Incentive Housing Bylaw	*		25	Planning Board
Permit Apartments Above Retail in Business Districts with a Mixed Use Overlay District	*		10	Planning Board
Mixed-Use Development	*		10	Planning Board
Development of Undersized Lots		*	5	Planning Board
Historic Small Lot Rezone		*	0	Planning Board
Production Strategies				
Develop Housing on Town-Owned Land		*	40	Housing Partnership/BOS
Encourage Adaptive Reuse	*		10	Housing Partnership/BOS
Available Tax-Title Properties	*	*	10	Housing Partnership/BOS
Support private development of appropriate 40R & 40B projects	*	*	125	BOS/ZBA
Total:			235	

TOWN OF DARTMOUTH HOUSING PRODUCTION PLAN

INTRODUCTION

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The previous Dartmouth Planned Production Strategy/Affordable Housing Plan was approved by the Town and DHCD for a five-year period. This update is being undertaken to identify current housing needs and to develop strategies that meet these needs for its residents.

Goal of the Updated HPP

The ultimate goal of this update is to have a completed Housing Production Plan (HPP) that can ultimately be certified by DHCD. If a municipality has less than 10% of its year-round housing set aside for low and moderate income residents, according to a Commonwealth of Massachusetts standard, it is not meeting regional and local need for affordable housing. Not meeting this affordability standard makes the municipality susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process. Therefore, there are strong local benefits to having an approved HPP. In addition to allowing for greater control over mixed-income and affordable housing development, an approved HPP provides a framework for local housing programs and establishes future development goals. It is also an opportunity for the community at large to provide input on the creation of affordable housing.

Implementation efforts have increased Dartmouth's Subsidized Housing Inventory (SHI) units from 730 units (6.7%) in 2002 to the current 941 units (7.99%). To continue this progress and fully meet the town's affordable housing needs, Dartmouth's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families, persons with special needs, and elderly residents.

I. PLANNING FOR AFFORDABLE HOUSING IN DARTMOUTH

The town of Dartmouth is undertaking this study to properly plan for the town's growth and to address its need for affordable housing under M.G.L Chapter 40B. According to the Chapter 40B regulations, all municipalities should have at least 10% of its year-round housing set-aside for low- and moderate-income residents. Any town not meeting this requisite is susceptible to a state override on local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit.

A comprehensive Housing Needs Assessment is a required component of a Housing Production Plan by 760 CMR 56.03(4) (b). This component is developed using conclusions drawn from a detailed study of housing such as:

- 1.) most recent available data on the municipality's demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
- 2.) the residential development constraints and limitations on current and future needs, and the plans to mitigate those constraints; and
- 3.) the adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as, meet anticipated needs of the town.

A. Housing Units Affordability Qualifications

The regulations for Chapter 40B found in 760 CMR 56.00 offer affordability standards to classify *housing units* according to how expensive they are to occupy and to classify *households* according to their ability to pay for housing.¹

In assessing a community's progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it meets the criteria outlined below in Figure 1.

¹ Vandenbroucke, David A.; HUD; *Housing Affordability Data System*; March 1, 2007.

FIGURE 1. WHAT IS AFFORDABLE HOUSING UNDER G.L. CH. 40B?

- Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation
- At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

Based on the Massachusetts Department of Housing and Community Development’s (DHCD’s) most recent data on the Chapter 40B Subsidized Housing Inventory (February, 2012), Dartmouth has 941 units constructed under this program that are counted as affordable by the state. This represents 7.99% of the 11,775 *year-round* housing units. Dartmouth also has 660 *seasonal* housing units, which are not considered in the calculation of the required 10% affordable units, for a total of 12,435 housing units. Dartmouth is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications and would need at least 244 more affordable units to meet the 10% standard based on the existing year-round housing stock.

Assuming future-housing growth and expiry of affordability status, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. The required minimum affordable housing units a community must create to meet the regional need is 10% of the community’s number of *year-round* units as reported in the most recent decennial census. Therefore, as additional year-round housing units are constructed through a decade, the subsequent number of year-round housing units reported in the next decennial census increases, as does the corresponding required number of affordable housing units.

▪ ***Certification of the Housing Production Plan***

The ultimate goal for a community developing an updated Housing Production Plan is to have their plan certified by DHCD. For communities striving to meet the 10% standard for affordable housing under Chapter 40B, DHCD has set 0.5% and 1.0% thresholds for the production of affordable units in a given year. If a community develops affordable housing units that meet or exceed these thresholds in a given year, DHCD may certify their Housing Production Plan as meeting their regional need for affordable housing for one year (0.5% threshold) or two years (1% threshold). Dartmouth’s production goals are shown in Table I-1 Planned Production Thresholds.

Table I-1. DHCD 0.5% & 1.0% Thresholds		
<i>2010 Year Round Housing Units</i>	<i>0.5% Goal</i>	<i>1.0% Goal</i>
11,775	59	118

B. Household Affordability Qualifications

The state's affordable housing program also specifies certain criteria for families to meet in order to qualify for the rental or ownership of a 40B affordable unit. Most housing subsidy programs are targeted to particular income ranges depending on program goals. The income ranges are based on percentages of the Area Median Family Income (AMFI). In 2012, Dartmouth's AMFI is \$64,400 for a family of four.

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S Department of Housing and Urban Development (\$19,300 for a family of four for the New Bedford, MA HUD Metro FMR Area); very low-income generally refers to those earning at or below 50% of AMI (\$32,200 for a family of four) and low-income refers to those earning at or below 80% of AMI (\$51,500 for a family of four). These income levels are summarized in Table I-2 below.

Table I-2. Targeted Income Levels for Affordable Housing: Dartmouth, 2012			
<i>Persons in Household</i>	30% of Median Income*	50% of Median Income*	80% of Median Income*
<i>1</i>	13,550	22,550	36,050
<i>2</i>	15,450	25,800	41,200
<i>3</i>	17,400	29,000	46,350
<i>4</i>	<i>19,300</i>	<i>32,200</i>	<i>51,500</i>
<i>5</i>	20,850	34,800	55,650
<i>6</i>	22,400	35,400	59,750
<i>7</i>	23,950	39,950	63,900
<i>8+</i>	25,500	42,550	68,000
*2012 Median Family Income for Dartmouth is \$64,400 for a family of four.			
Source: HUD FY 2012 Income Limit Documentation System - FY 2012 Income Limits Summary(HUD)			

Dartmouth is not alone in its dilemma on meeting the state's requisite 10% affordable housing goal. Most of Dartmouth's neighbors also have affordable housing levels below the state target with the exception of the city of New Bedford, which has 12.1% of its housing units included in DHCD's Subsidized Housing Inventory (SHI). The median percentage of units on the SHI of these communities is 4.5%. Dartmouth is making progress and is above this median with 7.9% (934 units) of its year-round housing units on the SHI.

**Subsidized Housing Inventory (SHI): Dartmouth
and Neighboring Communities, 2011**

Acushnet – 97 units (2.4%)

Dartmouth – 941 units (7.99%)*

Fairhaven – 495 units (7.1%)

Freetown – 88 units (2.7%)

*Lakeville – 254 units (6.59%)**

Mattapoisett – 70 units (2.7%)

Marion – 90 units (4.5%)

Middleborough – 413 units (4.6%)

New Bedford – 5,164 units (12.1%)

Rochester – 8 units (0.4%)

Westport – 224 units (3.5%)

*Source: DHCD, June 30, 2011; * DHCD, February 2012*

II. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the town of Dartmouth and assesses its current housing situation. This process assesses population, income, employment and housing data to identify housing needs in Dartmouth to enable the creation of housing to meet the identified needs. It provides the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

A. Profile of the Population of Dartmouth

▪ Population Growth

In the Region:

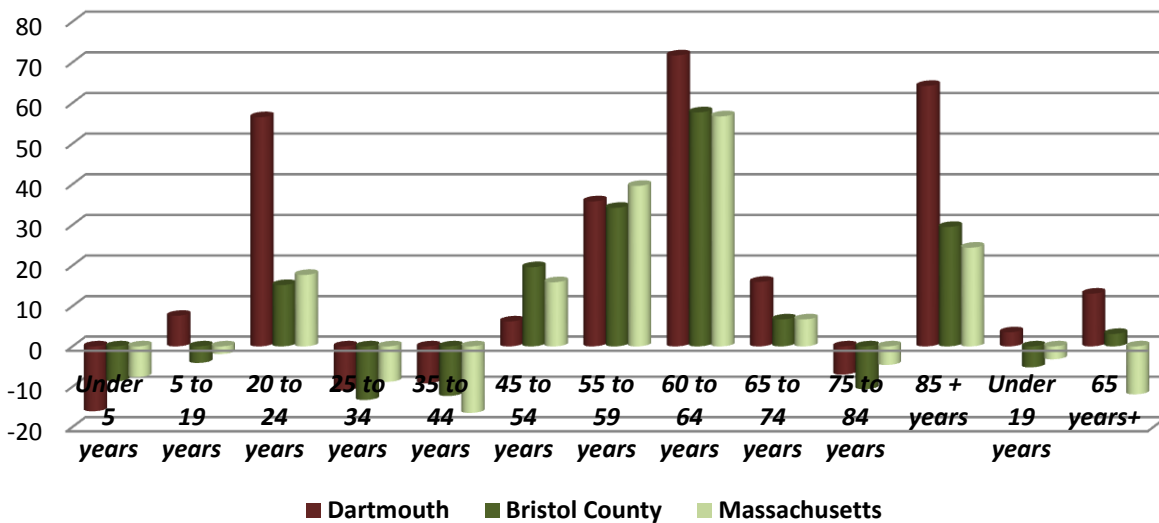
Population is defined as the number of persons residing in a defined geographic area. The census counts people at their “usual residence”, or where they live and sleep most of the time. Table II-1 depicts the 2000-2010 growth trends for Dartmouth and for many of its neighboring communities. It should be noted that the growth experienced during the last decade might not necessarily be indicative of long-term growth trends in the region or in Dartmouth.

Table II-1. Population Growth: Dartmouth and Surrounding Communities, 2000-2010				
Community	2000	2010	Number Change	Percent Change
Acushnet	10,161	10,303	142	1.4
Dartmouth	30,666	34,032	3,366	11.0
Fairhaven	16,159	15,873	-286	-1.8
Fall River	91,938	88,857	-3,081	-3.3
Freetown	8,472	8,870	398	4.7
New Bedford	93,768	95,072	1,304	1.4
Westport	14,183	15,532	1,349	9.5
Massachusetts	6,349,097	6,547,629	198,532	3.1
Bristol County	534,678	548,285	13,607	2.5
SRPEDD Region	597,294	616,670	19,376	3.2
<i>Source: U S Census</i>				

Dartmouth experienced a population increase of 3,366 persons (11%), which was the greatest increase of its neighbors. As a whole, the SRPEDD region grew only 3.2 percent, which is greater than the state (3.1%) and Bristol County (2.5%). Dartmouth’s growth was almost four times greater than the SRPEDD region.

The town of Dartmouth’s population age distribution is compared with Bristol County and Massachusetts below in Figure 2.1.

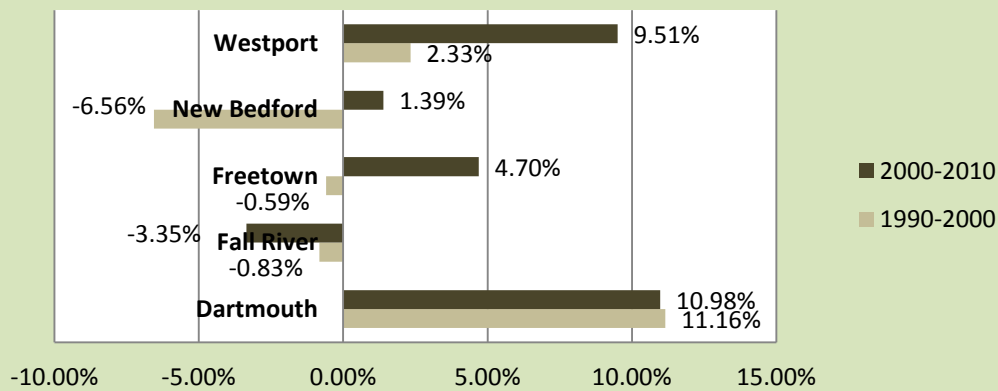
Fig. 2.1 Population Change Comparison: Dartmouth, Bristol County, Massachusetts, 2000 - 2010



Dartmouth experienced much more growth in the 20 to 24 years, 65 to 74 years and the 85+ years of age groups than Bristol County and Massachusetts and the 60 to 64 years cohort grew moderately more than the County or State. In those age groups that saw losses through the decade, Dartmouth had more of a loss than Bristol County, but less than Massachusetts with the exception of the under 5 years age group. In this age cohort, Dartmouth experienced losses double that of the County and the State. Dartmouth experienced a growth in the over 65 age group (13.1%), the county a smaller increase (3.1%) while the state experience a significant decrease (-11.9%).

Figure 2.2 shows the trend population growth rates from 1990 through 2010 for Dartmouth and its neighboring communities.

Fig. 2.2 Population Growth Rate: Dartmouth & Neighboring Towns



Dartmouth's population decreased slightly less during the decade from 2000 - 2010 (10.98%) than in the decade of 1990 to 2000 (11.16%). During the 2000 – 2010 decade, Dartmouth grew more than Fall River (which lost population), Freetown and Westport. Westport seems to have had the greatest increase in its population growth rate of its neighbors. Freetown experienced an increase in its growth rate while Dartmouth had a decrease in its growth rate in the 2000-2010 decade than the previous decade. Fall River experienced a greater decline in its growth rate in the 2000-2010 decade.

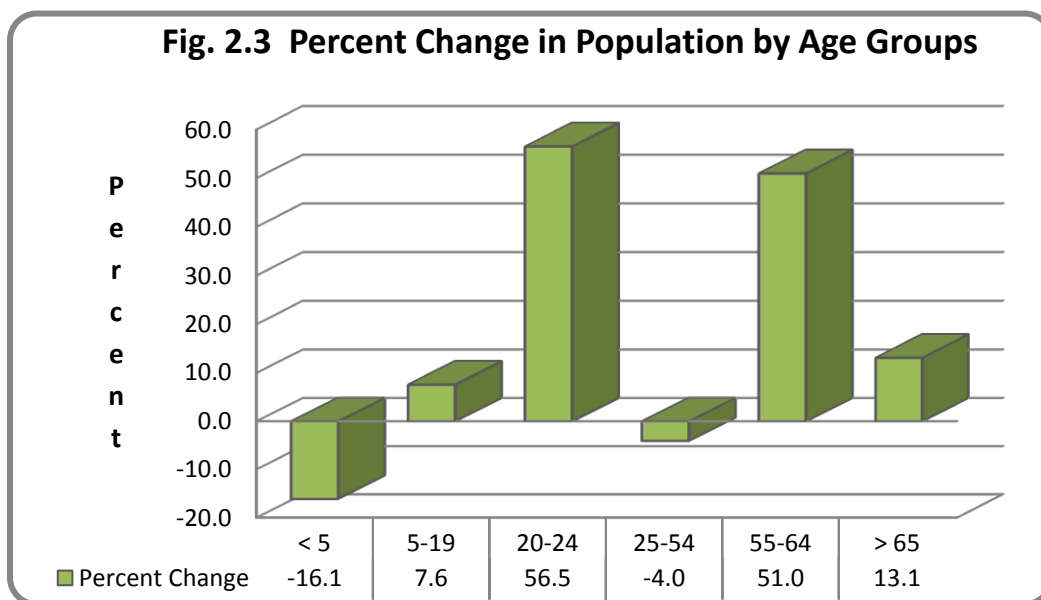
▪ *Population Characteristics*

Table II-2 below shows that in recent years, the most substantial percentage population growth in Dartmouth occurred among residents 60 to 64 years of age. This population cohort grew by 71.7%. The second largest increase was among residents 85+ years of age. Taken as a whole, the over 55 years of age population also shows a notable increase from 2000 to 2010 (27.3%). The 2010 median age of residents in Dartmouth (39.6 years) is similar to that of Bristol County (38.7 years) and Massachusetts (39.1 years).

Table II-2. Demographic Profile: Dartmouth, 2000-2010							
	2000	%	2010	%	% Change 2000-2010	% Change 2000-2010 <i>Bristol County</i>	% Change 2000-2010 <i>Mass</i>
Total Population	30,666	100.0	34,032	100.0	11.0	2.5	3.1
Gender							
Male	15,155	49.4	17,106	50.3	4.4	3.4	3.5
Female	15,511	50.6	16,926	49.7	10.0	1.7	2.8
Age							
<i>Under 5 years</i>	1,370	4.5	1,150	3.4	-16.1	-8.7	-7.6
<i>5 to 19 years</i>	6,549	21.3	7,046	20.7	7.6	-4.1	-1.9
<i>20 to 24 years</i>	2,661	8.7	4,165	12.2	56.5	15.2	17.7
<i>25 to 34 years</i>	3,296	10.7	2,934	8.6	-11.0	-13.3	-8.8
<i>35 to 44 years</i>	4,613	15.0	4,190	12.3	-9.2	-12.3	-16.5
<i>45 to 54 years</i>	4,540	14.8	4,821	14.1	6.2	19.6	15.9
<i>55 to 59 years</i>	1,659	5.4	2,253	6.6	35.8	34.2	39.6
<i>60 to 64 years</i>	1,215	4.0	2,086	6.1	71.7	57.7	56.7
<i>65 to 74 years</i>	2,300	7.5	2,668	7.9	16.0	6.7	6.7
<i>75 to 84 years</i>	1,862	6.1	1,732	5.1	-7.0	-10.6	-4.6
<i>85 + years</i>	601	2.0	987	2.9	64.2	29.5	24.4
<i>Under 19 years</i>	7,919	25.8	8,196	24.1	3.5	-5.2	-3.2
<i>65 years+</i>	4,763	15.5	5,387	15.8	13.1	3.1	-11.9
Median Age	38.2	-	39.6	-	-	38.6 (2010)	39.1 (2010)
Race			Estimate				
White	27,836	90.8	31,323	92.0	12.5	-0.3	0.6
Black	325	1.1	869	2.5	167.4	64.3	48.0
Asian or Pacific Islander	373	1.2	657	1.9	76.1	49.0	68.1
Other Race	1,570	5.1	493	1.4	-68.6	11.9	56.1
Hispanic Origin (of any race)	461	1.5	805	2.4	74.6	71.6	46.4
Source: U.S. Census Bureau, American Community Survey Five-Year Estimates (2006-2010)							

Between 2000 and 2010, there was a significant increase in the 20 to 24 years age group (56.5%). This may be indicative of young adults living at home longer. They may be returning home after college unable to find a job that provides an income that allows them to live independently.

Reviewing the age characteristics of Dartmouth residents indicates a shift in the make-up of the population of Dartmouth. Figure 2.3 below summarizes these changes from 2000 to 2010. During this same time, there was a significant decrease in the 25 to 34 and 35 to 44 years age groups (-20.2%, combined). This decrease taken together with the decrease in the under 5 years of age group and indicates a loss of young families. This may also indicate a potential reduction in future school enrollments. The decline in children under 5 years of age may also be following what is being seen nationally in child bearing. The National Center for Health Statistics reports that the birth and fertility rates were 2% lower in June, 2011 than in June 2010. The preliminary births, general fertility rate and total fertility rate declined by 3% each for women 15 – 44 years of age² from 2009 to 2010.



At the same time, the 55 and over age groups increased its proportion of the town's population with its dramatic increase in the older population (i.e., those 60 -64 years). This may be due to the construction of three assisted living projects that have been built within the last ten years. Further study would need to be done to determine if residents of these assisted living facilities have moved into Dartmouth to live in these facilities or if they resided in Dartmouth prior to moving to the assisted living facility.

² National Vital Statistics Reports; Volume 60, Number 2, November 17, 2011; *Births: Preliminary Data for 2010*, by Brady E. Hamilton, Ph.D; Joyce A. Martin, M.P.H.; and Stephanie J. Ventura, M.A., Division of Vital Statistics.

The increase in the number of residents aged 55 years and older indicates that Dartmouth may be increasing in attractiveness as a retirement community. This may be leading to in-migration of older persons, which would potentially add to the demand for smaller housing types tailored to an aging population. Dartmouth may also need to continue its consideration of alternative housing types that address the needs of the elderly, such as Assisted Living and Nursing Home facilities.

Shifting Population

While the younger adult and middle-age population (25-54 years of age) decreased, the population approaching retirement (55-64) and the elderly population (65 years and over) rose significantly. This indicates a possible trend in the loss of families with school-aged children and Dartmouth's increasing retirement community.

▪ **Households**

A household includes all the persons who occupy a housing unit. A housing unit is considered a house, apartment, mobile home, group of homes, or single room that is occupied as separate living quarters. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Table II-2 compares household growth in Dartmouth and the region. The number of households in Dartmouth increased from 10,555 in 2009 to 11,237 in 2010, a growth of 682 households (6.5%). The household growth rate in Dartmouth during the 1990s was consistent with statewide trends that showed household growth rates that exceeded the population growth rates. However, in the decade from 2000-2010, the population growth rates exceeded the household growth rates statewide and locally.

A review of the number of households in the surrounding towns shows that the Dartmouth followed Freetown and Westport in the growth of total number of households and the annual rate of growth (see Table II-2).

Dartmouth experienced a 6.5% increase in its number of households with Freetown, second highest growth, experiencing 7.8% increase in the number households and Westport, highest growth, with 14.3% increase in households. The city of Fall River actually experienced a loss of households (-0.8%).

Table II-3. Household Change: Dartmouth and Neighboring Communities, 2000 - 2010					
	Total Households		Difference	% Change	Annualized Rate of Growth
	2000	2010			
Acushnet	3,793	3,934	141	3.7	0.37
Dartmouth	10,555	11,237	682	6.5	0.65
Fairhaven	6,622	6,672	50	0.8	0.08
Fall River	38,759	38,457	-302	-0.8	-0.08
Freetown	2,932	3,162	230	7.8	0.78
New Bedford	38,178	38,761	583	1.5	0.15
Westport	5,386	6,154	768	14.3	1.43
Bristol County	205,411	213,010	7,599	3.7	0.37
Massachusetts	2,443,580	2,547,075	103,495	4.2	0.42
<i>Source: U.S. Census Bureau</i>					

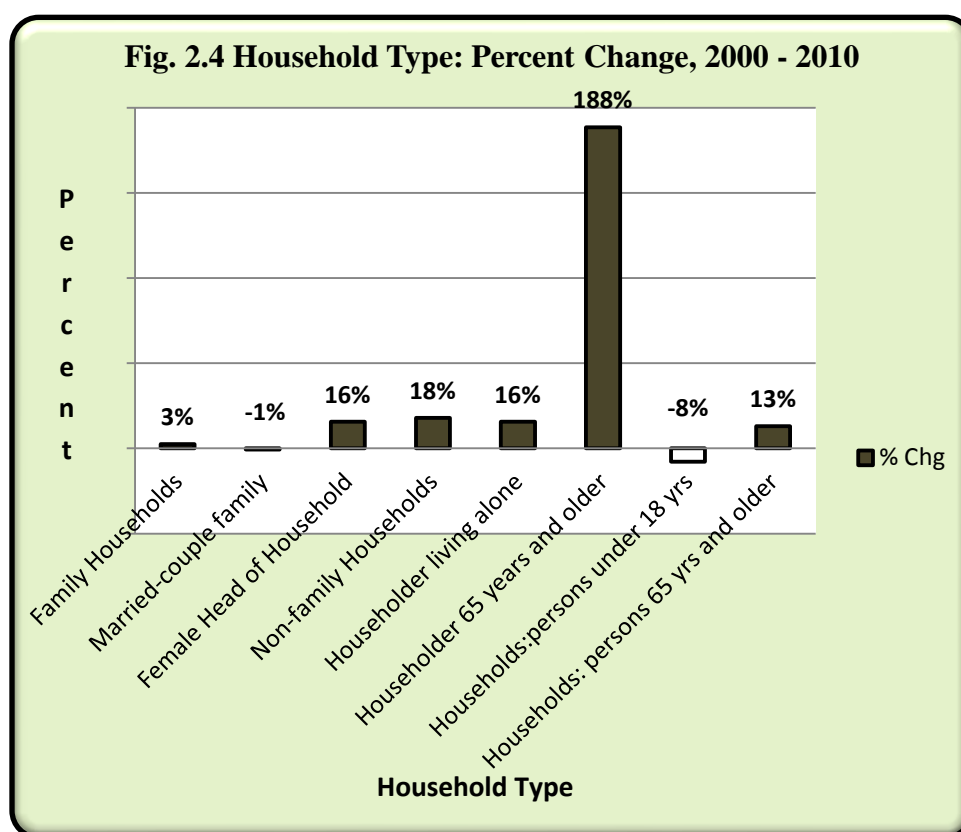
Table II-4 below shows the distribution of households by type in Dartmouth between 2000 and 2010.

Table II-4. Household Types: Dartmouth, 2000 - 2010							
	2000		2010		% Ch 2000- 2010	% Ch 2000- 2010 Bristol	% Ch 2000- 2010 Mass.
	Number	Percent	Number	Percent			
Total Households	10,555	100.0	11,237	100.0	6.5	3.7	4.2
Family Households	7,817	74.1	8,009	71.3	2.5	0.5	1.7
Family Households with own children under 18	3,365	31.9	3,046	27.1	-9.5	1.4	-3.8
Married-couple family	6,466	61.3	6,430	57.2	-0.6	-4.5	-1.6
Married-couple family with own children under 18	2,720	25.8	2,309	20.5	-15.1	-13.4	-8.4
Female Head of Household	1,012	9.6	1,170	10.4	15.6	11.3	9.8
Female Head of Household with own children under 18	493	4.7	573	5.1	16.2	5.8	6.0
Non-family Households	2,738	25.9	3,228	28.7	17.9	10.6	8.8
Householder living alone	2,349	22.3	2,669	23.7	15.6	7.2	7.0
Householder 65 years and older	1,323	12.5	3,816	34.0	188.4	27.7	5.8
Households with individuals under 18 year	3,650	34.6	3,367	30.0	-7.8	x	x
Households with individuals 65 years and older	3,374	32.0	3,816	34.0	13.1	x	x
						2010	2010
Average household size	2.6	x	2.54	x	x	2.61	2.48
Average family size	3.06	x	3.01	x	x	3.08	3.08
<i>Source: U.S. Census Bureau</i>							

The number of family households increased slightly, by 2.5%, whereas, the number of non-family households (householders living alone or sharing a home with non-related people) increased by 17.9%. The presence of the University of Massachusetts may also contribute to the rise in the number of non-family households as enrollments increase and more students live in off-campus housing. There was also a significant increase in the households with a Female Head of Household (15.6%) and Female Head of Household with own children under 18 (16.2%).

The average size of American households continues to decrease due to increases in divorce, single-parent families and the trend toward having fewer children. In keeping with this national trend, both household and family sizes in Dartmouth decreased minimally from 2000 to 2010.

Figure 2.4 below graphs the percent change of household types in the decade from 2000 – 2010. The households with individuals under 18 years of age actually decreased moderately (-7.8%), but the households with individuals 65 years and older had a dramatic increase (188.4%). This is reflective of the loss seen in the under 5 and the 25 to 44 age groups and the increase in individuals over 65 years of age.



The dramatic increase in Householders 65 years and older and the increases of the Female Head of Households, the Non-Family Households such as the Householders Living Alone indicates the need for a wider variety of housing types that provide both rental and ownership opportunities.

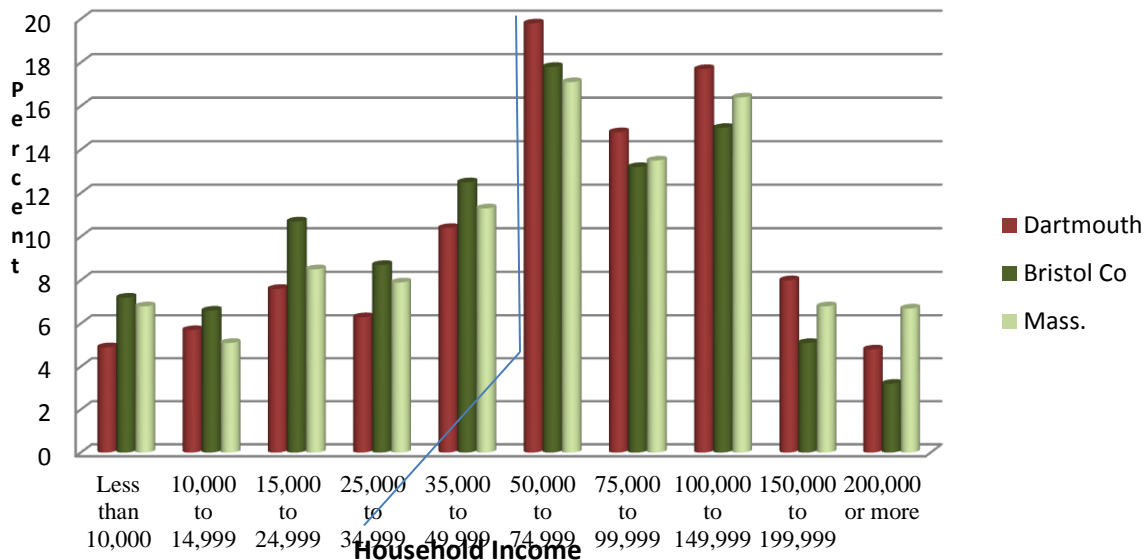
Changes in Household Types in Dartmouth

Between 2000 and 2010, female-headed households increased, especially those with children under 18. Non-family households and householders living alone also rose. Householders over 65 years of age increased dramatically as households with individuals over 65 years increased and have become a considerable segment of the population.

▪ **Household Income**

Household income is a major factor in a community's demand and affordability for different types of housing. Figure 2.5 shows the percentage of households with incomes in each of the designated income brackets and compares Dartmouth with Bristol County and Massachusetts.

Fig. 2.5 Income Distribution, 2006-2010:
Town of Dartmouth, Bristol County and Massachusetts



Source: American Communities Survey Five-Year Estimates, (2006-2010)

Dartmouth had a higher percentage of households with incomes in each of the income brackets from the \$50,000 to \$74,999 bracket and higher than Bristol County and Massachusetts (with the exception that Massachusetts has a higher percentage of households in the \$200,000+ bracket). Conversely, the town had fewer percentages of households than Bristol County and Massachusetts in the lower income brackets below \$49,999, with the exception that Massachusetts had a lower percentage of households in the \$10,000 to \$14,999 income bracket.

Table II-5 below displays the Household Income Distribution of households in Dartmouth. The data indicate an increase of 13.2% in Dartmouth's median household income from 1999 to 2010,

while Bristol County and Massachusetts experienced larger increases in median household income during the decade (26.3% and 27.7%, respectively). Dartmouth's median household income remained higher than Bristol County's yet was lower than Massachusetts' by 2010.

Between 1999 and 2010, there was a decrease (from 24% to 16.4%) of households with incomes less than \$25,000. As of 2010, 1,442 households were *very low-income* (50% of the median). The largest proportion of households in 1999 and in 2010 belongs to the *moderate income* category (between \$50,000 and \$74,999). Households with incomes less than 80% of the median are more likely to experience housing burdens and need more affordable housing options. Dartmouth will have to consider these households when addressing needs for more affordable housing units.

Table II-5. Dartmouth Household Income Distribution: 1999* & 2010**							
	1999*		2010**		% Chg 1999- 2010	Bristol County Percent	Mass Percent
	Number	Percent	Number	Percent			
			Estimate	Estimate		Estimate	Estimate
Households	10,543	100	11,860	100	12.5	210,789	2,512,552
Less than 10,000	796	7.6	586	4.9	-26.4	7.2	6.8
10,000 to 14,999	531	5.0	671	5.7	26.4	6.6	5.1
15,000 to 24,999	1,201	11.4	905	7.6	-24.6	10.7	8.5
25,000 to 34,999	1,008	9.6	750	6.3	-25.6	8.7	7.9
35,000 to 49,999	1,645	15.6	1,238	10.4	-24.7	12.5	11.3
50,000 to 74,999	2,433	23.1	2,351	19.8	-3.4	17.8	17.1
75,000 to 99,999	1,328	12.6	1,751	14.8	31.9	13.2	13.5
100,000 to 149,999	1,016	9.6	2,100	17.7	106.7	15.0	16.4
150,000 to 199,999	203	1.9	944	8.0	365.0	5.1	6.8
200,000 or more	382	3.6	564	4.8	47.6	3.2	6.7
Dartmouth Median household income	\$50,742	-	\$70,007	-	38.0	-	-
Area Median Family Income	\$43,600	-	\$60,400	-	38.5	-	-
Bristol County Median household income	\$42,100	-	\$54,955	-	26.3	-	-
Massachusetts Median household income	\$50,505	-	\$64,509	-	27.7	-	-
<i>Sources: U.S. Census Bureau, * 2000 U.S. Census; ** American Community Survey 5-Year Estimates (2006-2010)</i>							

Dartmouth experienced a dramatic increase (125.4%) in high-income households, or those with incomes greater than \$100,000 from 1999 to 2010. Even more dramatic is the estimated rise in the number of households earning \$150,000 to \$199,999, which jumped by 365%. This likely reflects the increasing affluence of persons moving into Dartmouth, rather than increasing economic opportunities and wages for existing long-term residents.

These results have definite impact on the housing profile of Dartmouth. Hence, a plan anticipating possible changes in the future will help the town plan to meet the housing needs of its residents.

▪ *Poverty Status*

The poverty threshold, or poverty line, is the minimum level of income deemed necessary to achieve an adequate standard of living in a particular country.³ The U.S. Census Bureau determined that the Poverty Thresholds for 2010 for a family of four (two children) was \$22,113, for an individual less than 65 years of age it was \$11,344 and for an individual 65 years or older it was \$10,458.

The data reveal that 259 of Dartmouth's families (3%) and 4.6% of all residents are living below poverty level. Of the families with female householder, no husband present having related children under 18 years, 9.9% are living below the poverty threshold. Furthermore, 7.6% of residents 65 years and over have incomes below poverty level in the town.

These findings point to a need for affordable housing in the town, especially for female-headed households with children under 18 years of age. The results also imply the need for special programs for housing the elderly – perhaps rent subsidies and other social services as well as for subsidized housing rehabilitation. More partnership between Town government, churches, and other non-profits could help meet this demand.

▪ *Employment*

The occupational and industry distribution of Dartmouth's 16+ labor force in 2010 are listed in Table II-6.

³ Ravallion, Martin *Poverty Comparisons: A Guide to Concepts and Methods*. Living Standards Measurement Papers, The World Bank, 1992, p.25.

Table II-6. Occupation and Industry of the Labor Force (16+ years old): Dartmouth, 2006-2010		
	Number (Estimate)	Percent (Estimate)
Workers	16,826	100%
Occupation		
Management, business, science, and arts occupations	6,491	38.6
Service occupations	2,684	16.0
Sales and office occupations	4,327	25.7
Natural resources, construction, and maintenance occupations	1,772	10.5
Production, transportation, and material moving occupations	1,552	9.2
Industry		
Agriculture, forestry, fishing and hunting, and mining	137	0.8
Construction	1,281	7.6
Manufacturing	1,760	10.5
Wholesale trade	538	3.2
Retail trade	1,950	11.6
Transportation and warehousing, and utilities	519	3.1
Information	301	1.8
Finance, insurance, real estate, and rental and leasing	813	4.8
Professional, scientific, management, administrative, and waste management services	1,293	7.7
Educational services, health and social assistance	5,286	31.4
Arts, entertainment, recreation, accommodation and food services	1,631	9.7
Other services (except public administration)	702	4.2
Public administration	614	3.6
<i>Source: U.S. Census Bureau, American Community Survey (ACS) Five Year Estimates (2006-2010)</i>		

It is quite evident from the above data that more than one-third (38.6 %) of Dartmouth's workers were engaged in management, business, science, and arts occupations. A quarter of these workers (25.7%) were in sales and office occupations, and 16% in service occupations. In 2010, almost one-third of the labor force worked in the Education sector while about 10.5 % were in the Manufacturing industry.

Although Dartmouth has historically had a vibrant agricultural community and is looking for agricultural retention, only 0.8% of its residents are involved in farming industries.

Changing Town Population Profile, Changing Needs

The demographic profile of Dartmouth has changed from 2000 to 2010 in such a way that varied housing needs of the town's population segments have to be met, particularly for:

- *the dramatic increase in the older population and the rise of those who live alone;*
- *households with incomes falling below 80% of the median household income; and*
- *the young professional adult population,*

B. Housing Profile

▪ *Housing Occupancy & Tenure*

Table II-7 shows the Census data for Dartmouth's housing occupancy and tenure, which includes occupied units, vacancy rates.

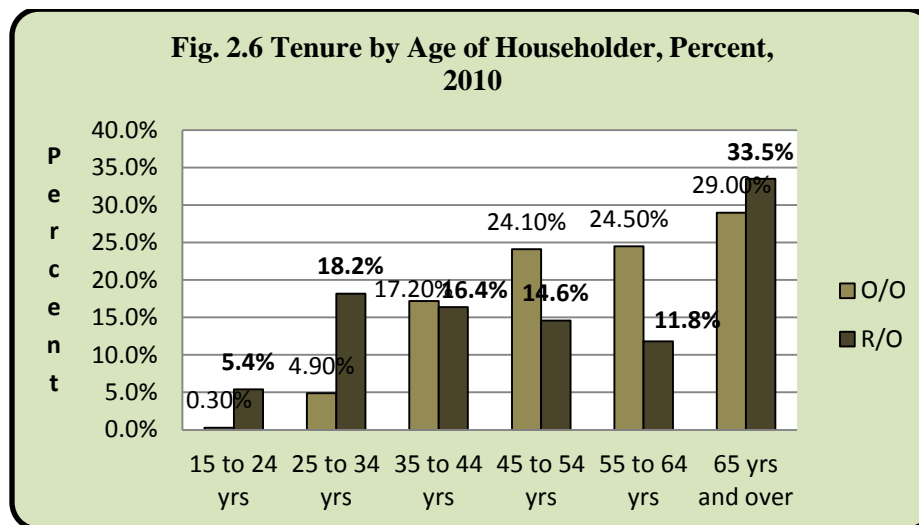
Table II-7. Housing Occupancy and Tenure: Dartmouth 2000 –2010				
	2000	2010	Difference	Percent Growth
Total Housing Units	11,283	12,435	1,152	10.2
Total Occupied Housing Units	10,555	11,237	682	6.5
Occupied Ownership Units	8,519	8,826	307	3.6
<i>% of Occupied Housing Units</i>	80.7	78.5	x	x
<i>Average Household size of Occupied Units</i>	2.75	3	0.25	9.1
Occupied Rental Units	2,036	2,411	375	18.4
<i>% of Occupied Hus</i>	19.3	21.5	x	x
<i>Average Household size of Occupied Units</i>	1.96	1.99	0.03	1.5
Vacancy Rate				
Ownership Units	0.5	1.2	1	140.0
Rental Units	3	7.1	4	136.7
Vacant Housing Units	728	1,198	470	64.6
<i>% of All Housing</i>	6.5	9.6	x	x
For seasonal, recreational, or occasional use	444	660	216	48.6
<i>% of All Housing</i>	3.9	5.3	x	x
<i>Source: U.S. Census Bureau</i>				

The rate of home ownership has decreased slightly within the Town over the past ten years. Approximately 78.5% of occupied housing units in Dartmouth were owner-occupied in 2010 as compared to 80.7% in 2000. On the other hand the proportion of units that were renter-occupied increased from 19.3% in 2000 to 21.5% in 2010. While the total number of units increased during the decade, it appears that more rental-occupied units were constructed than owner-occupied units (375 occupied rental units and 307 owner-occupied units). In both 2000 and 2010, the household size for rental units (1.99) was lower than that of owner-occupied units (3.0).

There are 1,198 housing units (9.6%) that are vacant in the town of Dartmouth. There is a vacancy rate of 7.1% for rental units and 1.2% for owner-occupied units. A 5% vacancy rate is presumed to represent a real property market which has a balance between supply and demand. With the exception of owner-occupied units, Dartmouth's vacancy rates are above this mark. This may be due to the high number of seasonal properties that were vacant at the time of the 2010 U.S. Census survey. At the time of the Census survey, 660 of the 1198 vacant housing units (55%) were for seasonal, recreational or occasional use. A longer term in rental agreement

usually leads to fewer vacancies; however, seasonal properties, by their very nature, do not lend themselves to long-term leases (such as a one-year lease).

Figure 2.6 below graphs the percentage of households that own or rent in Dartmouth by the age of the householder. It displays that householders less than 34 years of age and over 65 years of age are more apt to be renting their housing while householders from 35 years to 64 years are more apt to be homeowners.



Source: U.S. Census Bureau

▪ **Rental Housing**

In 2010, 21.5% (2,411 units) of the total occupied housing units were rental units. This is an increase of 375 units (18.4%) in the stock of occupied rental housing units since 2000. Although 22% of the total year-round housing units are rental, there are very few rental units on the market – in fact, only 185 units were listed for rent in the 2010 U.S. Census. As of February 2012, 718 rental units are included on DHCD’s Subsidized Housing Inventory; 350 of these were constructed under a comprehensive permit (Ch. 40B).

- **Housing Type**

Table II-8 identifies the types of housing that are available in the town of Dartmouth.

Table II-8. Housing Type: Dartmouth, 2000 - 2010					
	2000	% of all Housing	2010	% of all Housing	Percent Growth
Total Housing Units	11,283	100%	12,435	100%	10.2
Units in structure			2010 Estimate*		
1-Unit Detached	9,321	82.6	10,270	79.2	10.2
1-Unit Attached	214	1.9	268	2.1	25.2
2 Units	699	6.2	800	6.2	14.5
3 or 4 Units	370	3.3	644	5.0	74.0
5 to 9 Units	258	2.3	364	2.8	41.1
10 or more Units	384	3.4	307	2.4	-20.1
Mobile Home, Trailer or Other	37	0.3	0	0	-100.0
<i>Source: U.S. Census Bureau; *American Communities Survey Five Year Estimates (2006 – 2010)</i>					

In 2000, Dartmouth had predominantly single family detached units, and it is estimated that the town added 949 more of this type of structure between 2000 and 2010, signifying an annual growth of 1.0%. Through the decade, the town also added units in multi-family structures with an additional 274 units in structures with 3 - 4 units and 105 units in multi-family structures with 5 – 9 units.

- **Age of Housing**

Table II-9 displays the year the housing structures in Dartmouth were built. As the data show, over half of the houses have been built since 1970 (55%). The decade of 1970 – 1979 saw the greatest construction of new housing (2,378 housing structures) which transformed Dartmouth. Only 1,379 housing structures (almost 10.6%) have been built since 2000, which is less than the previous decade, possibly due to the effects of the downswing in the economy that has been affecting the housing industry nationwide since 2006.

Table II-9. Year Homes Built: Dartmouth, Pre-1939 – 2010		
Time Period	Number*	Percent*
2005 or later	262	2.0
2000 to 2004	1,117	8.6
1990 to 1999	1,825	14.1
1980 to 1989	1,536	11.9
1970 to 1979	2,378	18.3
1960 to 1969	1,178	9.1
1950 to 1959	1,509	11.6
1940 to 1949	649	5.0
1939 or earlier	2,511	19.4
TOTAL	12,965**	100.0
<i>*ESTIMATE</i>		
<i>Source: ACS Five Year Estimates, 2006-2010</i>		
<i>** Note: This Homes Built total is from the ACS 5-Year estimate, it differs from that of the Total Housing Units in the 2010 US Census.</i>		

- ***Length of Residency***

Table II-10 estimates the longevity of householders in Dartmouth. Over one-third (38%) have lived in town for over twenty years. Conversely, 20% have live in Dartmouth for five years or less.

Table II-10. Year Householder Moved Into Unit	
	2010 Estimate
Occupied Housing Units	11,860
Moved in 2005 or later	2,378
Moved in 2000 to 2004	2,132
Moved in 1990 to 1999	2,862
Moved in 1980 to 1989	1,950
Moved in 1970 to 1979	1,254
Moved in 1969 or earlier	1,284
<i>Source: U.S. Census Bureau, American Community Services (ACS) Five Year Estimates (2006-2010)</i>	

Dartmouth's Housing Supply Situation

Overall, the housing data show that the housing stock in Dartmouth is predominantly single-family, detached units, with little diversity. Given the changing demographics of the town (i.e., more householders over 65 years, the increasing number of people living alone), the increase in there is a need for more options in housing supply in the area in the immediate future as well as in the long term.

- ***Home Sales Activity***

A review of homes on the market on Zillow.com for May 1, 2012, showed that 126 properties were actively for sale on the real estate market. The number of listings in various price ranges is shown in Table II-11. The average asking sales price of these homes is \$819,548 and the median market asking price is \$479,000.

Table II-11. Real Estate Listings – Single-Family Homes: Dartmouth, May 2012		
Price Range	Number of Listings*	Percent Listings
Under \$155,000	3	2.4%
\$155,000 to \$199,999	3	2.4%
\$200,000 to \$249,999	0	0.0%
\$250,000 to \$299,999	10	7.9%
\$300,000 to \$349,999	23	18.3%
\$350,000 to \$399,999	9	7.1%
\$400,000 to \$449,999	9	7.1%
\$450,000 to \$499,999	14	11.1%
\$500,000 to \$549,999	8	6.3%
\$550,000 and above	47	37.3%
Total	126	100.0%
Average Sales Price:	\$819,548	
Median Sales Price:	\$479,000	
Source: Zillow.com; May 1, 2012		

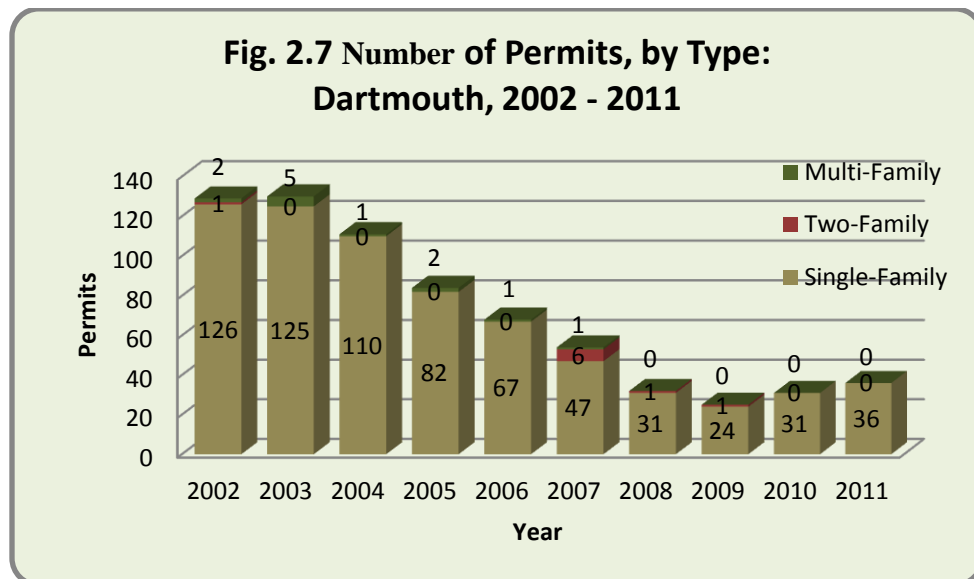
The single-family homes listed for sale have an average sales price of \$819,548, with the lowest list for just under \$125,000 and the highest priced property listed for close to \$11,000,000. At the lower price range, there are six properties priced below \$200,000, most of which are described as needing work. These homes are smaller, older homes, built 1953 and earlier. They are also located on smaller sized lots, with one exception (a home built on just over one acre that advised caution when viewing, especially the second floor which is gutted). Even those homes for sale for less than \$300,000, are all older homes (over 25 years old) with most having less than 2,000 square feet of floor area (one has 2,077 square feet).

The single-family homes listed for sale have an average sales price of \$819,548, with the highest priced property listed for close to \$11,000,000. Presently, there are 47 properties being sold with list prices over \$550,000. For the most part, these homes are larger (over 3,000 square feet) built after 1980. There are a few homes that are older, but these have been well-maintained and updated with newer amenities. There are also 19 large homes (i.e., lots with larger acreage and units with very spacious living space for one family, over 3,000 s.f.) on the market with list prices over \$1,000,000. All of these were built later than 1980 or are described as “antique” homes having beach access and other amenities. Most are on lots larger than 60,000 s.f.; one property listed as 25 acres and another as 100 acres.

There are six units for sale that are classified as “condos”. One is a smaller, single family home located within a development of townhomes abutting a golf course. An additional two condominiums also abut a golf course and two are located a short distance from Apponagansett Bay in Padanaram Village. The average list price for these units is \$428,467, only one being listed for less than \$200,000 (\$164,900).

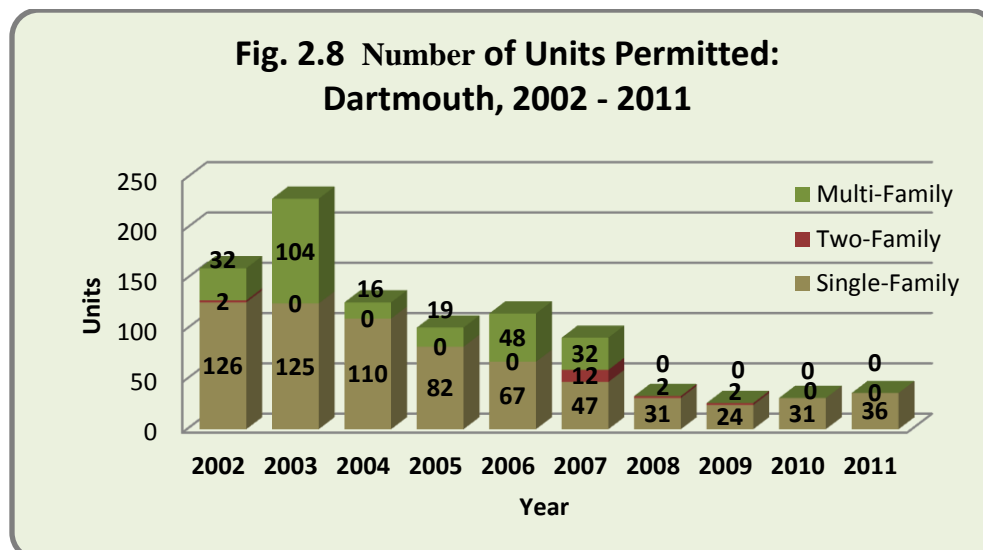
- **Building Permits**

Figure 2.7 graphs the number of residential building permits, by type, issued by Dartmouth from 2002 through 2011 while Figure 2.8 graphs the number of units by type that were permitted.



Source: Dartmouth Building Inspector

Over the ten year period, the majority of the structures for which building permits have been issued in Dartmouth were for single-family structures (679 single-family structures, 9 two-family structures and 12 multi-family structures). Of these, 640 of the single-family structures and all of the two- and multi-family structures have received occupancy permits as well.

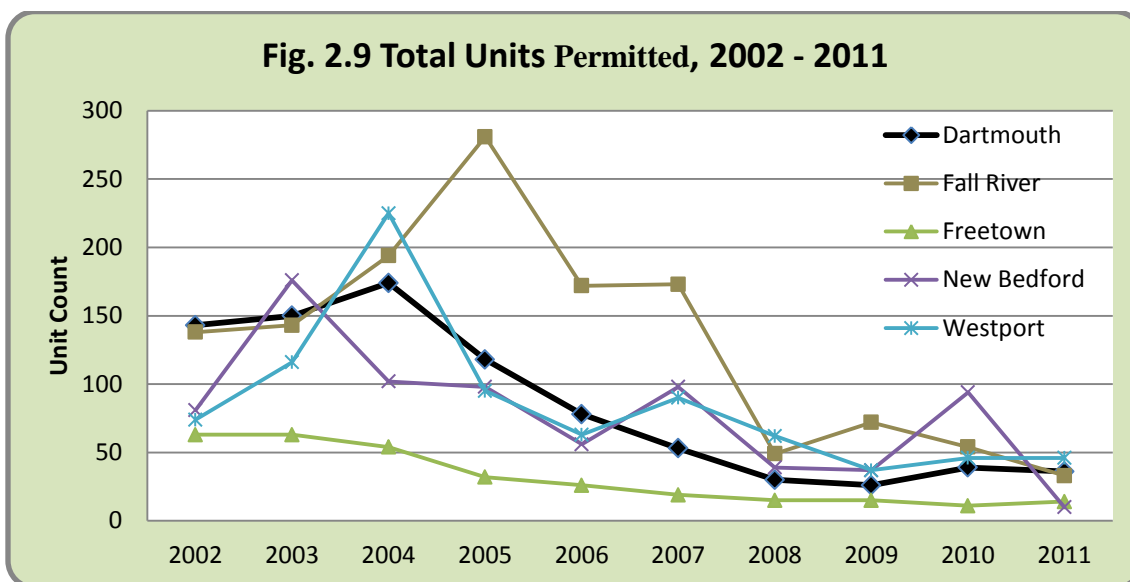


Source: Dartmouth Building Inspector

Forty percent of the units for which building permits have been issued in Dartmouth were in single-family structures. In 2002, 2003, 2004, 2005, 2006, and 2007 building permits and

occupancy permits were issued for units in multi-family developments, 5 buildings that contained 16 units and 5 buildings that contained 24 dwelling units.

Below, Figure 2.9 compares the total number of units for which building permits were issued in Dartmouth and its neighbors for 2000 – 2010. Since 2004 Dartmouth has had a steady decrease in the number of units permitted. Fall River, New Bedford and Westport had spikes in the number of units for which building permits were issued; Fall River experienced a spike in 2005, New Bedford in 2003, 2007, and 2010 while Westport experienced a spike in 2004. All five communities have experienced an overall reduction in the number of units for which permits were issued per year as is reflective of the regional and national economy during this timeframe.



Dartmouth's Housing Market

As of May, 2012, 126 single family homes and 6 condominiums are listed for sale. Dartmouth home prices tend to be at the higher price range, thereby underlining the need for more housing at the lower price range.

Compared with its neighboring towns, the overall real estate market peaked between 2003 and 2005. Since 2004, Dartmouth has experienced a steady decline in the issuance of building permits. Other towns have experienced spikes in various years that imply individual larger developments being permitted while having an overall decline in the number of building permits issued.

C. Housing Affordability

▪ Home Values

The Dartmouth Assessor's office provided the data on the latest assessed housing values in the town of Dartmouth, which is shown in Table II-12.

Table II-12. Assessed Values of Residential Properties*: Dartmouth, 2011								
Assessment	Single-family		Condominiums		Multi-family**		Total	
	No.	%	No.	%	No.	%	No.	%
Less than \$149,999	168	1.7	2	0.6	1	0.2	171	1.6
\$150,000- \$199,999	1,291	13.0	8	2.4	44	10.1	1,343	12.6
\$200,000- \$299,999	4,352	44.0	88	26.8	276	63.3	4,716	44.2
\$300,000 - \$399,999	2,108	21.3	101	30.8	75	17.2	2,284	21.4
\$400,000 - \$499,999	822	8.3	47	14.3	22	5.0	891	8.4
\$500,000 - \$599,999	329	3.3	22	6.7	4	0.9	355	3.3
\$600,000 - \$699,999	195	2.0	13	4.0	4	0.9	212	2.0
\$700,000 - \$799,999	138	1.4	17	5.2	2	0.5	157	1.5
\$800,000 - \$899,999	100	1.0	4	1.2	1	0.2	105	1.0
\$900,000 - \$999,999	79	0.8	3	0.9	0	0.0	82	0.8
Over \$1 million	320	3.2	23	7.0	7	1.6	350	3.3
Total	9,902	100.0	328	100.0	436	100.0	10,666	100.0
Median Assessed Value	\$276,000	-	\$321,300	-	\$249,400	-	\$277,100	-
Average Assessed Value	\$357,005	-	\$457,122	-	\$489,047	-	\$377,024	-
<i>Source: Town of Dartmouth Assessor</i> <i>*Excluded are 108 parcels classified by the Assessor as having more than one house unit on each property without separate records for each house; To date, data on the number of housing units on parcels so classified is unknown. Does not include any parcels with use codes for mixed residential and commercial structures.</i> <i>**Includes two-family, three-family, 4-8 units, 8+ units</i>								

The data above which is derived from the 2012 Dartmouth Assessor's data revealed that well over one-third of all housing types are assessed between \$200,000 and \$299,999 (44.4%). The median assessed value of a single-family unit is \$276,000, a condominium is \$321,300 and the median value for multi-family structures is \$249,000 for multi-family structures. Only 171 units are valued less than \$150,000 (168 single-family detached, 2 condominiums and 1 multi-family structure), while there are 343 single-family units (detached and condominiums) assessed at over \$1 million dollars.

The assessed housing units are overwhelmingly single-family detached structures (92.8%). Of the 436 structures classified as multi-family, most are two-family structures (362), 38 are three-family structures, 29 have 4-8 dwelling units and 7 have 8+ dwelling units in the structures.

- **Cost of Homeownership**

Table II-13 provides a breakdown on the number of housing units existing within various affordability ranges based on the FY 2012 HUD Income Limits. The town of Dartmouth's fiscal year (FY) 2012 Median Family Income is \$64,400.

Table II-13. Approximate Cost of Homeownership Units: Dartmouth, 2012			
	HUD Median Family Income 2012: \$64,400	Single-Family Units* Available in Home Price Range	
Approximate Home Price Range**	Affordability Range: % HUD Median Family Income for 2012)	Number	Percent
Less than \$96,600	Less than 50% (Less than \$32,200)	9	0.1%
\$96,601 - \$154,560	50% - 80% (\$32,201 – \$51,520)	189	1.9%
\$154,561 – \$193,200	80% - 100% (\$51,521 – \$64,400)	952	9.3%
\$193,201 - \$231,840	100% - 120% (\$64,401- \$77,280)	1,985	19.4%
\$231,840 or more	More than 120% (More than \$77,281)	7,073	69.3%
	Total:	10,208	100.0%
Median single-family house assessed value	\$357,105		
Median condominium assessed value	\$457,122		
<i>* Includes single-family detached structures and condominiums</i>			
<i>** Based on the Town of Dartmouth Assessor's 2012 Database. Please note that as a standard practice, assessed value is assumed to be 93% of actual value or potential sale price.</i>			

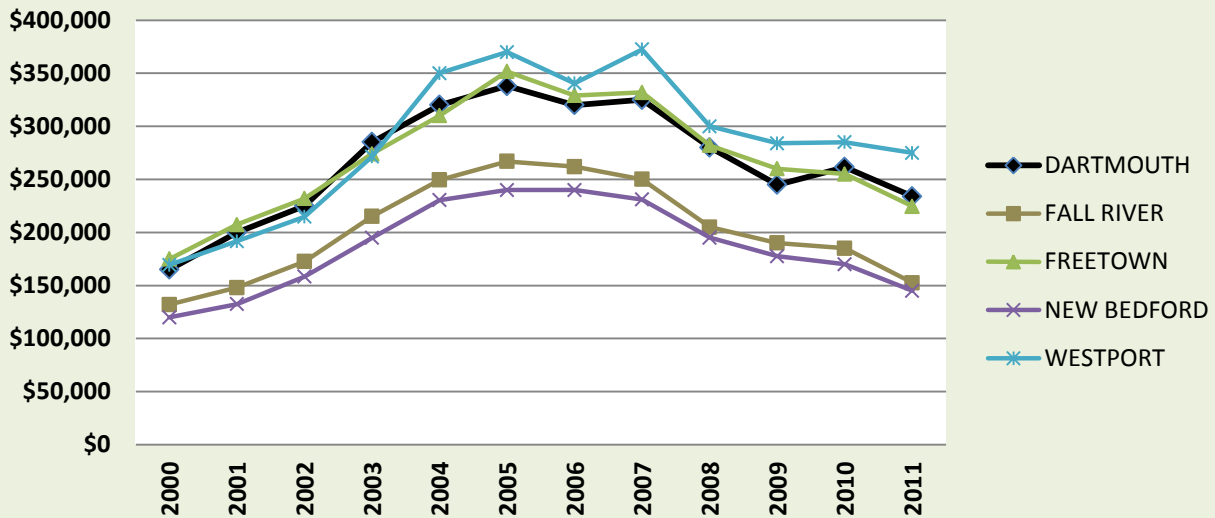
The Assessor's data shown in Table II-13 demonstrate that only 11.3% of the single-family units are affordable to those families earning 100% or more of the town's specified HUD median family income (\$64,400) in 2012. The data also show that 198 single-family units (2.0%) are affordable to families earning 80% or less of the 2012 HUD median family income (\$51,520).

In 2012, there are only nine single-family housing units assessed at a value affordable for families earning less than 50% of the town's median family income.

- **Housing Prices**

The trends in median sales prices of single-family homes in Dartmouth and its surrounding communities are displayed in Figure 2.9 while the trends in homes sales are shown in Figure 2.10.

Fig. 2.10 Median Sales Price of Single-Family Homes, 2000-2011

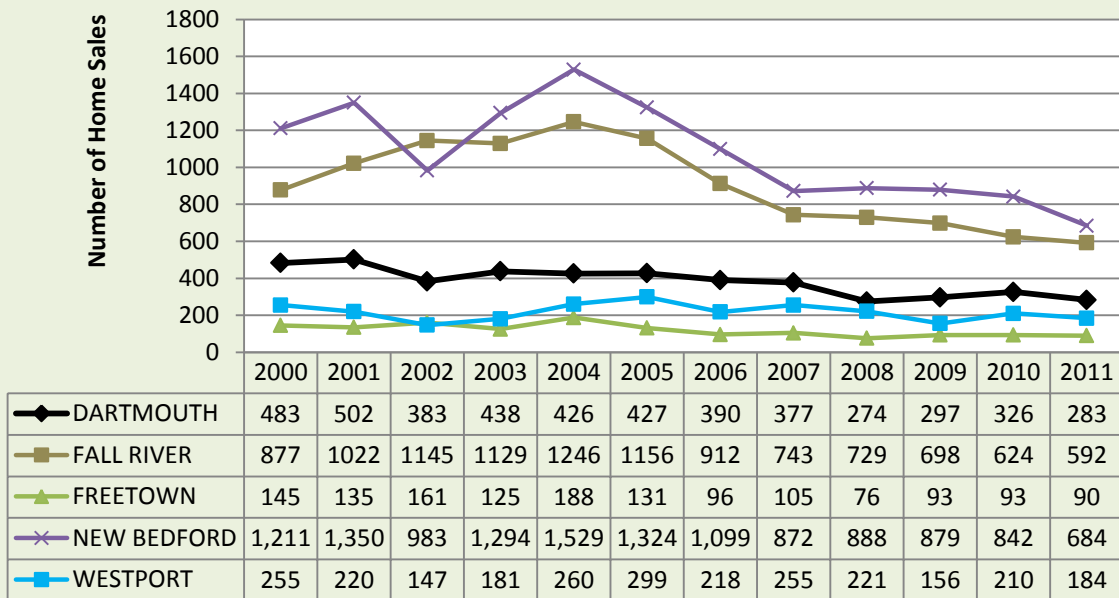


Source: Warren Group/Banker and Tradesman

The monitoring data on actual sales from 2000 to 2011 reveal the rising median sales price of single-family homes from 2000 to 2005, when the median sales prices for single-family homes peaked for each community. Westport also had a second peak in 2007 while the other communities showed decreases in median sales prices between 2006 and 2011. Dartmouth and Westport experienced a slight increase in 2010 followed by a decrease in 2011.

Reviewing the trend in the number of home sales from 2000 to 2011 (Fig 2.11 below), all of the communities have experienced an overall reduction in sales since 2000. Sales increased in Fall River through 2004, then have decreased steadily through 2011. Dartmouth and Freetown have had a fairly steady decreasing trend in their number of homes sales. Dartmouth had its lowest number of sales in 2002 and the highest number of sales in 2006. Since 2006, there has been a decrease in sales with a slight upswing in 2010, although the number of sales in 2010 is still below the 2000 level. New Bedford's home sales dropped in 2002 but quickly rebound and in 2004 experienced its highest number of home sales; however, since 2004 the trend has been decreasing home sales.

Fig. 2.11 Trends in Home Sales (All Types), 2000-2011



Source: Warren Group/Banker and Tradesman

▪ *Affordability*

The determination of *housing affordability* considers both the price of the housing unit and the income of the household living in it. In this report, *housing affordability* takes into account the costs of housing relative to the income of the household.

Affordable housing should not be confused with *subsidized housing* for persons of moderate and/or low income. Housing under Chapter 40B is considered *subsidized housing* since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. On the other hand, *affordable housing* is considered affordable to families in the community when the housing-related expenses is less than or equal to 30% of the family’s gross income of that area. “Affordable” as 30% of gross income is based on the HUD standards.

If a household is paying more than thirty percent (30%) of its income on housing costs, this is an indication that food, clothing, and medical needs may not be being met for these households.

What constitutes “Housing Costs”?

*Housing Costs is the basic rent or mortgage a household pays **plus utilities**. In situations where a rental housing unit is not separately metered, the rent charged by the landlord will be high enough to cover this expense.*

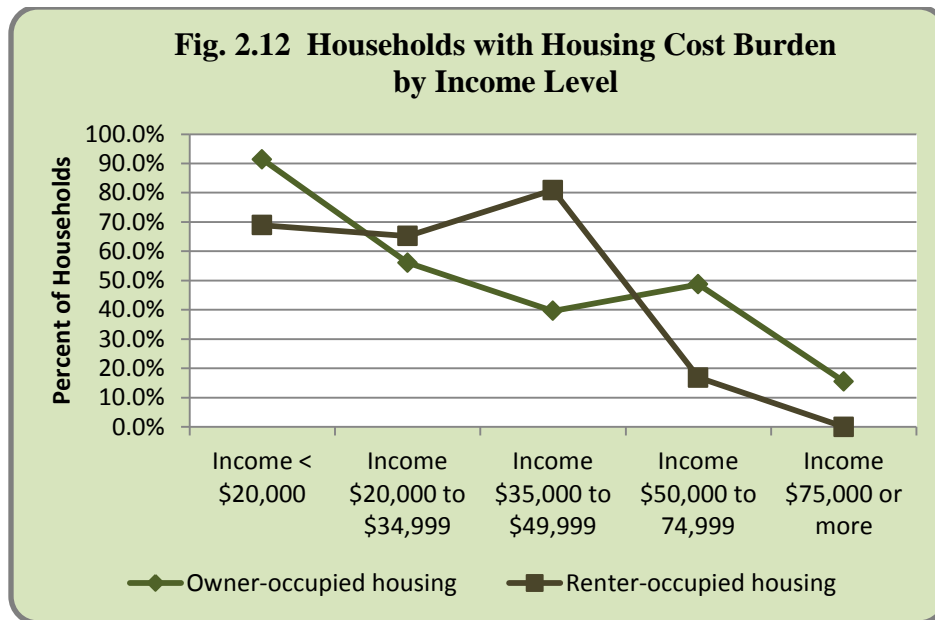
Table II-14 exhibits the change in housing cost burdens for owners and renters in Dartmouth from 2000 to 2010.

Table II-14. Housing Burdens: Dartmouth, 2000 - 2010				
	2000	2010 Estimate	Difference	% Chg
Owner-Occupied Housing	7,822	9,744 ⁴	1,922	24.6%
Owned Housing with Mortgage	5,128	6,716	1,588	31.0%
Monthly Cost of Mortgage (Median)	\$1,186	\$1,957	771	65.0%
Owner Costs as \geq 30% of HH Income	1,759	3,419	1,660	94.4%
Renter-Occupied Units	2,021	2,116	95	4.7%
Renter-Occupied Units paying rent	2,021	1,880	-141	-7.0%
Renter Gross Monthly Rent (Median)	\$566	\$1,016	\$450	79.5%
Gross Rent as \geq 30% of HH Income	313	956	643	205.4%
<i>Source: U.S. Census Bureau, American Communities Survey (ACS) Five Year Estimates (2006-2010)</i>				

- It is estimated that, in 2010, approximately 3,419 owners (35%) had housing costs greater than 30% of their household income. This is a 94.4% increase of owners experiencing a housing burden from 2000 to 2010. In addition, it is estimated that 956 householders who are paying rent were spending greater than 30% of their household income on housing costs. This is an increase of 643 renters (205.4%) over those renters experiencing housing cost burdens in 2000. The above data suggest that in 2010, 4,375 of the 11,860 households (37%) in Dartmouth were living in housing commonly defined as *unaffordable*; that is, these households are spending greater than 30% of their household income on housing costs.

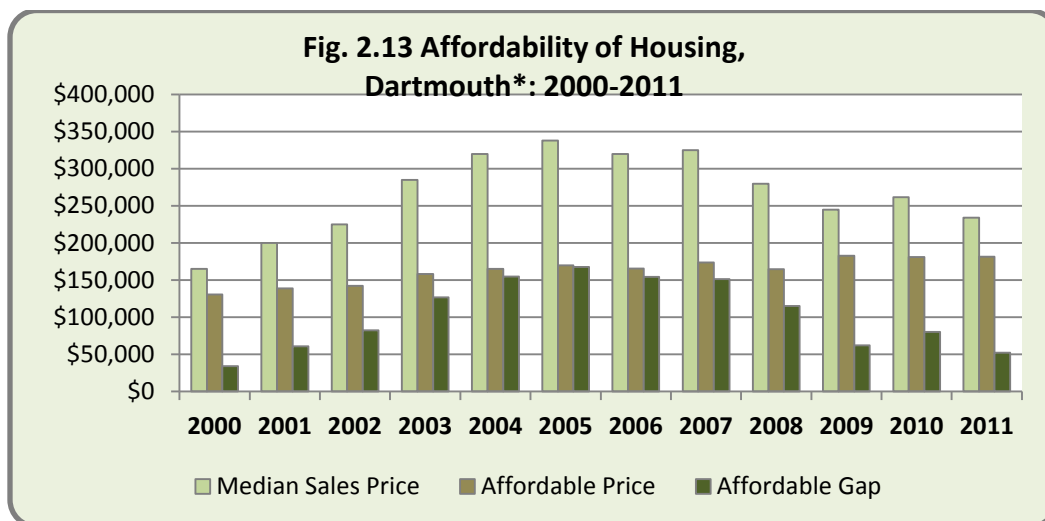
Figure 2.12 demonstrates that the lower the household income the higher the percentage of households experiencing housing costs burden. Conversely, as the household income level increases, the percentage of households experiencing housing cost burdens decreases.

⁴ The number of Owner-Occupied Housing units used in determining the housing cost burdens in Table II-15 is from the American Communities Survey (ACS) Five-Year Estimates and varies from the number of Occupied Housing Units reported by the 2010 Census (see Table II-8). The 2010 Census does not include information on owner costs or renter costs as percentages of household income; therefore, for the consideration of housing cost burden, the data as reported in the ACS is used in Table II-15.



▪ **Affordability Gap**

Figure 2.13 below illustrates the calculated gap in the affordability of single-family housing in Dartmouth from 2000 to 2011. The median sale price of single-family homes in Dartmouth in a given year is compared with the “affordable housing price”⁵ in the area. Affordability implies that the cost of housing would not impose a housing cost burden on a family with earnings within the median family income. The data on “affordability gap” shows the difference between the median housing sales price and the price of housing within the means of those earning the median family income.



⁵ Method: The “affordable housing price” is estimated using the HUD median family income for Dartmouth (New Bedford HUD Metro FMR area). This number is multiplied by 30% to determine an estimate of an affordable home sales price.

The data from the figure above show that from 2000 to 2006, the housing prices in Dartmouth rose steadily over the rise in household income resulting in a widening “affordability gap” during those years. With the recent downturn in the housing market, this trend has reversed and the gap has been decreasing, especially from 2007 to 2011. Single-family housing is becoming more affordable in Dartmouth although it has not reached the same low level of affordability as was seen in Dartmouth in 2000.

▪ ***Existing Needs and Current Supply***

The Town is working to expand the supply of affordable housing in the community. Presently, the Town’s Subsidized Housing Inventory (SHI) percentage is 7.99% (941 dwelling units). Of Dartmouth’s 941 units, 876 are rental units. These rental units include 80 units at Munroe Terrace, 2 Anderson Way, and 44 units at Solemar that are operated by the Dartmouth Housing Authority as well as the 78 units within Department of Developmental Services group homes.

Additionally, Dartmouth has had a Housing Rehabilitation Program. The program is funded with federal Community Development Block Grant Housing Rehab funds through DHCD to provide assistance to low and moderate income households in the North Dartmouth Target Area and Bliss Corner Target area.. To date, 93 Dartmouth properties have been rehabilitated through this program. Although this program does not create permanently affordable units, it assists low-income residents in need and, prior to a change in the program the 54 of the units counted on the state’s Subsidized Housing Inventory for fifteen (15) years. Additionally, the Town, using CPA money, funds a Housing Rehabilitation Program which provides Town-wide assistance to low and moderate income households. To date 11 properties have been rehabilitated under this program, but also do not count on the Subsidized Housing Inventory.

To date, the gap in housing affordability may have narrowed, but a gap still exists nonetheless. The current homeownership market remains beyond the means of those earning within median to low-and moderate-income in Dartmouth. The town’s affordable units as of June 2011 are listed in Table II-15.

Table II-15. Dartmouth Chapter 40B Subsidized Housing Inventory, 2012					
Project Name	Address/Location	Type	Total SHI Units	Affordability Expires	Subsidizing Agency
Richad P. Monroe	2 Anderson Way	Rental	80	Perp	DHCD
Solemar	Solemar Lane	Rental	44	Perp	DHCD
ARC of Greater Fall River, Inc.	No. Hixville Road	Rental	4	2026	EOHHS
Solemar Apartments I	26 Seabreeze Dr; Dartmouth & Solemar	Rental	200	5/1/2041	MassHousing
Solemar Apartments II	26 Seabreeze Dr; 1-24 Sun & Sea Dr.	Rental	124	2013	MassHousing
The Crossroads	Cross Road	Rental	200	Perp	HUD
The Cedars	Old Westport Road	Rental	78	Perp	DHCD MassHousing
DDS Group Homes	Confidential	Rental	74	N/A	DDS
Dartmouth HOR Program	Various Locations	Ownership	51	2018 - 2022	DHCD
Dartmouth HOR Program	State Road	Mix	3	2018	DHCD
Slocum Farms	Slocum Farm Drive, Vista Circle & Mary Theresa Circle	Ownership	11	Perp	FHLBB
Ledgewood Commons	Ledgewood Blvd	Rental	72	Perp	FHLBB
Dartmouth Totals:			941		
Census 2010 Yr-Round Housing Units:					11,775
Percent Subsidized:					7.99%
<i>Source: DHCD, 2/23/2012</i>					

The Department of Housing and Community Development (DHCD) lists 941 units in Dartmouth that meet affordability requirements under the Chapter 40B program. These units are counted towards the town's requisite Subsidized Housing Inventory as of 2012; with 236 more units needed to achieve the required 1,177 affordable units.

Status of Dartmouth Housing

In summary:

- Dartmouth's housing stock is mainly comprised of the single-family detached structures. Over half of the existing housing structures have been built since 1970, with the decade of the 1970's seeing the most housing built of any decade.
- The majority of the housing units in Dartmouth are owner-occupied but the vacancy rate for rental units was higher than that of the owner-occupied units.
- Dartmouth has a high percentage of seasonal housing, second only to Westport of its neighbors. Over half (55%) of the vacant housing is seasonal housing. These units are vacant for much of the year, available for the owners' use during the summer, Dartmouth's "season".
- Since 2007 Dartmouth has issued less building permits than most of its neighbors.
- From 2000 – 2009, Dartmouth had the third-highest median sales prices of single-family homes when compared to its neighbors; Westport and Freetown being the first and second highest. In 2010 and 2011, Dartmouth surpassed Freetown and has the second highest median sales price.
- Over one-third of the householders in Dartmouth who own their homes shoulder some housing burdens in 2010. Also, 37% of households, both homeowners and renters, were living in housing commonly defined as *unaffordable*; that is, they *spend greater than 30% of their household income on housing costs*.
- As a result of the national and local housing market, the affordability gap relative to area median income has decreased in recent years.

These findings call for a housing diversity in Dartmouth which will be attuned to the various needs of the different segments of the town's population. Variability in lot sizes and housing styles, income affordability all have to be considered in the town's housing plan.

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III. OBSTACLES TO AFFORDABLE HOUSING

The town of Dartmouth has made some progress towards meeting the state's DHCD Chapter 40B requirement of 10% of affordable housing for each community, particularly in the light of current constraints to new development. The factors that constrain affordable housing development in Dartmouth fall into three distinct categories: 1) high cost of land and construction; 2) issues created by current zoning regulations and density requirements; and 3) administrative/financial realities.

▪ *Land Costs*

Challenges:

Land and housing in Dartmouth are expensive because prices over the last twenty years have vastly outpaced inflation. As discussed earlier, the median sales price for all single-family houses in Dartmouth in 2011 was \$233,960, which is generally out of reach to 50% or more of Dartmouth's households. These high prices are due to a number of factors including:

- 1) The limited amount of land given extensive preservation that stems from a desire to preserve Dartmouth's rural and historic character for future generations. This has led to a long history of purchasing land for conservation, more than 21% of the Town is now permanently protected;
- 2) Large lot zoning (see below);
- 3) A desire for current and future Dartmouth residents to live in areas of the Town whose rural and/or architectural features have been preserved; and Dartmouth has excellent regional accessibility to Providence and Boston making it an ideal residential location for families priced out of markets located near the region's major metro areas.

▪ *Zoning Constraints*

Challenges:

A limiting factor related to price is zoning. The vast majority of developable land in Dartmouth is zoned single family residential with 80,000 square foot lot size minimum. Dartmouth's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which had much impact on the patterns of housing development. The zoning is driven, in part by the need to protect the Town's rural character as well as a limited infrastructure in the northern part of the Town, but it does nonetheless contribute to the high prices for developable real estate and limits the development of higher density housing options, which are generally more affordable.

Mitigation Measures:

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations so as to make them "friendlier" to the production of affordable housing and smart growth development in Dartmouth. These strategies include 1) the review of the zoning bylaws and zoning districts to determine appropriate locations for multi-family developments, 2) review the use of Mixed Use Overlay Districts, and 3) review the zoning

requirements in areas of Dartmouth in which the historic development patterns reflect lot sizes which are smaller than currently allowed by zoning for possible amendments that allow lot sizes that reflect the existing development pattern, and 4) the review and consideration of inclusionary zoning.

- ***Transportation Access***

Challenge:

Dartmouth is an auto-dependent community. Public transit in Dartmouth is extremely limited. SRTA provides service between Fall River and New Bedford that travels Route 6, through the community and from the New Bedford terminal to the North Dartmouth Mall.

Mitigation Measures:

As the Lincoln Park site is redeveloped under the Lincoln Park Overlay District zoning (40R), the town could pursue the extension of SRTA service to the Dartmouth Mall or the Fall River-New Bedford route along Route 6 to provide transit service to the businesses and residences in this area. Zoning amendments that allow

Currently along the route that travels Route 6, there is a SRTA stop located at the former Lincoln Park site. This stop likely remains from the days when Lincoln Park was an active amusement park. A stop is also located at the Dartmouth/Westport line. Both of these stops currently see very limited use. The town may need to consider zoning amendments allowing higher density residential and mixed-use in areas along this route as was done with the designation of the Lincoln Park Overlay District, a 40R Smart Growth Overlay District. As the Lincoln Park site is redeveloped under this zoning, the Lincoln Park transit stop may see increased patronage.

- ***Infrastructure & Environmental Constraints***

Challenges:

Dartmouth has limited municipal water or sewer service in some parts of town, and developments must rely on septic systems. These septic systems must comply with Title V. However, there are concerns about the impact of septic systems on existing wetlands.

In areas where municipal water service is unavailable, residents rely on private wells for their water. The developers of housing units in these areas are mandated to incorporate a private water source as well as septic systems that comply with Title V standards. This is part of the cost of developing in a non-sewered community. While close attention to water quality issues is essential, it also contributes to higher development costs.

Mitigation Measures:

Developers may install packaged wastewater treatment systems to handle residential developments with multiple housing units, such as condominium developments. These systems offer an alternative option to future developers if a site does not have the capacity for

the size of a Title V-compliant subsurface absorption system or a developer wants to remediate an environmental impact of development.

- ***Availability of Subsidy Funds***

Challenge:

Subsidized funding for affordable housing projects is available through MassHousing and the Department of Housing and Community Development for

“worthy affordable housing development projects and for affordable mortgage loans”
(Letter to the Editor, *Banker & Tradesman*, March 15, 2010, p.4).

While MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units, poor market conditions led to fewer project proposals for this type of housing than for requests for funds for the preservation of existing units.

Recently, MassHousing is experiencing an increase in the number of new rental Project Eligibility Applications and the conversion of condominium developments into rental developments (DHCD). In a New York Times article, the Boston metro area is experiencing an improving market for rental units due to a combination of economics and demographics:

“ The pool of probable renters is being fed by people whose houses were foreclosed, have lost a job or taken a new one at a lower salary, or fear residential values will remain flat or fall. Aging baby boomers, fed up with shoveling snow and harsh New England winters, are prime targets for rentals.”
 (“As Boston’s Economy Grows, Demand for Rental Units Outpaces Condo Market”, *New Your Times*, February 22, 2011)

While market conditions for rental housing developments in southeastern Massachusetts may still be weaker than being seen in metro Boston, the same economic and demographic conditions may lead to a rise in the rental development market in Dartmouth.

Mitigation

Dartmouth has adopted the Community Preservation Act. Funds raised through this program could provide an important funding mechanism for affordable housing using the newly created Affordable Housing Trust.

- ***Negative Community Perceptions***

Challenge:

There is a demonstrated need for more affordable housing options within the town to meet the needs of a growing elderly and young professional population. However, in a traditional suburban community like Dartmouth, affordable housing is unfortunately frequently perceived as being unattractive, dense developments which do not contribute to the overall image of the community. Consequently, the town of Dartmouth remains faced with the dilemma of how it should approach affordable housing initiatives.

Mitigation:

In order to erase negative community perceptions, the town could engage in an open discussion about the need for affordable housing within various population groups, particularly the elderly. Outreach efforts can include examples of quality successful developments in other communities and affordable housing mechanisms (such as rehabilitation loans and mortgage buy-downs) which can enhance the range of housing choices while retaining the rural charm of Dartmouth.

▪ ***Evaluation of Existing Infrastructure***

Dartmouth has areas of town that have limited municipal water and municipal sewer service; consequently, all developments require on-site septic systems.

Municipal Water System.

Dartmouth has a limited municipal water system in some areas of the town, thus residents have to rely mainly on private wells on-site for their water supply. Therefore, the town's water supply is carefully (and properly) protected with zoning restrictions.

Municipal Wastewater Disposal System.

In the areas of town that do not have access to a town wastewater disposal system, wastewater is disposed through Title V on-site wastewater treatment and disposal systems, such as septic systems. Overall, the need for private wastewater disposal systems limits the development of higher density housing options, which are generally more affordable. Hence the town's initiative for growth and residential development must address the issues of wastewater.

IV. STRATEGIES IN PLANNING FOR AFFORDABLE HOUSING

The Massachusetts Department of Housing and Community Development (DHCD) took charge of the state's Planned Production Program in December 2002. This program has enabled cities and towns to prepare and adopt housing plans that demonstrate the production of increased year-round housing stock (0.5% over one year or 1.0% over two years), which will meet the criteria for eligibility and inclusion in the town's Subsidized Housing Inventory.

In the process of developing the town's Master Plan, numerous meetings and public hearings were held. The housing goals developed from these meetings, the housing study completed as part of the Master Plan, as well as this housing needs analysis of this study serve as the rationale for affordable housing goals. These goals are:

- **Support for elderly and affordable housing opportunities in low- to medium-density settings, consistent with the character of the town.** New housing in the Town of Dartmouth has been mainly for large single-family houses that are most suitable for families with children. As the town's population of other demographic groups increases, particularly the elderly, the housing "gap" for these groups will become greater unless this need is addressed. If housing needs remain unmet in Dartmouth, the above resident groups will be forced to move to other communities to find suitable housing.
- **Identify zoning alternatives for residential development that preserve the town's character and protect its natural resources.** The town's current zoning by-laws primarily protect the suburban/rural character of the Town and tend to limit the opportunities to provide for a mixture of housing types in order to meet the needs of changing family types and young professionals. Larger lot sizes are regarded as being successful in preventing serious groundwater pollution problems and somewhat successful in slowing development. However, this type of development promotes a very spread out pattern known as sprawl development which may actually impair the natural resources it was hoping to protect, given its proclivity to increased impervious surfaces. Also, by limiting development opportunities, large lot zoning may also increase the costs of building lots. New zoning strategies designed to allow a variety of housing types that increase opportunities for rental housing and lower cost owner housing – smaller lots; smaller housing - without compromising the character or natural resources should be looked investigated. .

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V. IMPLEMENTATION STRATEGIES:

In order to meet the needs identified in the Housing Needs Assessment, Dartmouth will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- ❖ Designing strategies to preserve the Town's existing supply of affordable housing.
- ❖ Developing regulatory policies that will increase the supply of affordable housing in Dartmouth over time.
- ❖ Exploring production strategies that will add new units to the Town's housing inventory.

The housing strategies listed below are further detailed in **Figure V-1, Housing Suitability/Action Map**. The map shows suitable locations for each type of housing and each housing strategy and also highlights the locations of the proposed 40B developments. This map is consistent with the Town of Dartmouth Master Plan and will be used as guide as the town implements the following housing strategies.

5.1 Preservation Strategies

5.1.1 Retain Expiring Affordable Units

Issue – “Expiring use properties” are rental units which were built with federal and/or state subsidies (such as low cost mortgages, rent subsidies, and loan guarantees) to serve low and moderate income tenants that are now at risk of being removed from the affordable inventory. Massachusetts has many such units that may now be at risk. Given the high cost of new production, preventing the loss of these existing units should be a high priority for any community.

Dartmouth has a property, *Solemar Apartments II*, that has rental units built with federal subsidies and currently serve low and moderate income tenants. The affordability status expires in 2013 and the 124 affordable units are in danger of becoming market rate.

Recommended Action – The Town of Dartmouth has interest in working with a non-profit housing developer to purchase and then subsequently manage these affordable housing units. Also, the Town is willing to consider negotiating with the current owner to maintain the affordability of the project. The Town will need to look for technical assistance to help with their negotiations.

The Community Economic Development Assistance Corporation (CEDAC), MassHousing, DHCD, Greater Boston Legal Services, Local Initiative Support Corporation (LISC), and others are available to help communities leverage the resources they need to prevent affordable units from being lost. Some of the services that these groups can provide include: (1) negotiating extensions of current affordability restrictions or sales to nonprofit owners; (2) securing new capital investment to meet deferred maintenance or systems replacement needs; and (3) advocacy.

Responsible Entity – The Dartmouth Housing Partnership (see **Strategy 5.2.1**) should lead the effort in seeking assistance to maintain the affordability of units on the Subsidized Housing Inventory.

5.1.2 Continue the Town's Housing Rehabilitation and Repair Program

Issue – Housing owned by low-moderate income households falls into disrepair leading to safety issues for those living in the home. Some of these structures are determined to be unsafe for habitation and households are then forced to leave the home.

Recommended Action - The Housing Rehabilitation and Repair Program began using the Community Development Block Grant (CDBG) Funds to provide low interest, long term loans to eligible borrowers. The Town has continued this program utilizing its CDBG funds and now also uses its Community Preservation Act funds. The funds are used to make improvements to properties with code violations, repair or replacement of heating systems, removal of hazardous materials, or replacement of windows. The purpose of the program is to allow the low-moderate income owners of rental or owner-occupied multi-family housing projects to maintain their units in decent, safe, and sanitary conditions without having to take an equity loan on the property. While this strategy may not create housing units eligible for the Subsidized Housing Inventory, the Town sees value in continuing this program as it helps people, particularly the elderly, stay in their homes and stabilize neighborhoods.

Responsible Entity – The Grant Administrator's office is responsible for this program.

5.1.3 Establish a local homebuyer assistance program

Issue – There are low/moderate income households that would like to become homebuyers.

Recommended Action – Establish a local homebuyer assistance program that provides mortgage write-down subsidies. This program is another small scale program that involves work with individual buyers and existing properties.

Our homebuyer assistance program would provide subsidies to low/moderate income homebuyers who would then convert existing market rate homes to affordable homes that would have a permanent deed restriction. Since this type of program is fairly common and recognized by the state, the affordable units created through this program may count on the Dartmouth's Subsidized Housing Inventory (SHI). The Town will work with DHCD to establish a program that meets their requirements for the inclusion of units on the SHI through the Local Initiative Program.

The program's subsidy takes the form of direct payments to write-down purchaser's mortgages to an affordable level. To qualify, the purchasers would need to be determined eligible to participate in the program (meet income and asset criteria), complete a homebuyer course, and have located a property to purchase that meets program requirements. In this type of program, the prospective purchaser finds the property in the private housing market and the maximum

grant amounts are set by size and type of dwelling unit. Grants will be awarded through a lottery.

Responsible Entity – The Office of Development and the Town’s Finance Director should be responsible for this program.

5.2 Regulatory Strategies

5.2.1 Establish a Housing Partnership

Issue – Currently, the Town of Dartmouth does not have an organization that addresses the wide variety of topics related to housing.

Recommended Action – A Housing Partnership should act as a clearing house for all housing information, programs, and strategies. They would review proposed Town policies regarding their effect on the housing market, and they would propose strategies to help address housing needs as they may arise. Further, they would serve as the lead negotiators for future 40B developments and would advise the Select Board and the Zoning Board of Appeals on affordable housing issues and projects. The Housing Partnership would work to cultivate appropriate projects and guide them through the permitting process.

For more information on Housing Partnerships please see the following web page:

<http://www.mhp.net/termsheets/housingpartnerships.pdf>

Responsible Entity – The Select Board has already approved the creation of a Housing Partnership. The Town Administrator will need to work with interested parties to nominate appropriate individuals.

5.2.2 Revise Zoning Bylaw and Land Use Strategies to Promote Affordable Housing that Meets the Needs of all Dartmouth Residents

Issue – The Town’s current zoning bylaws tend to limit the opportunities to provide for a mixture of housing types in order to meet the needs of changing family types and young professionals. The town’s current zoning bylaw generally encourages single-family, larger lot development.

Recommended Action - This plan recommended that the Town of Dartmouth evaluate a series of new zoning strategies, outlined below, designed to allow a variety of housing types to be developed in Dartmouth without compromising its character and natural resources. The recommended zoning strategies to be reviewed are detailed below

Responsible Entity – The Town Planner should work with the Planning Board to review the ongoing strategies outlined below and to develop a comprehensive rezoning package to be presented for adoption at Town Meeting.

Permit Apartments above Retail in Business districts with a Mixed Use Overlay District

Dartmouth's current business zoning only allows one business apartment per lot. There are many locations in business zones where additional apartment housing above first floor retail would be desirable and appropriate. Expansion of these apartment units above businesses in appropriate areas of Town could expand affordable rental opportunities.

Adopt Inclusionary or Incentive Zoning

One of the Town's housing goals is to maintain the affordability of the local housing stock. Since very few market rate units currently being built are affordable, the Town should consider adopting an Inclusionary Housing policy requiring some minimum percentage (e.g., 10%) of the units in any multi-family development (e.g. 6 units or larger, including senior housing) to be affordable. Unfortunately, there is no legal precedent in Massachusetts for requiring affordable units in as-of-right developments, so the policy can only apply to special permit uses such as multi-family housing. Affordable units developed pursuant to this ordinance should be made affordable to households earning 80% (or less) of the median household income for the area and should be subject to long-term use restriction and resale restriction to ensure that the units remain affordable for some minimum period of time (e.g., at least 45 years). For development where fractional units would be required (e.g., a six unit development), the Town may want to offer a payment-in-lieu option, whereby the developer pays the Town a pro-rated fee such as \$10,000 for each tenth of an affordable unit. The Town would then earmark these funds to be used for local affordable housing programs.

Permit Mixed-Use Development

Dartmouth allows very limited residential development within business zoned areas. Currently, only over 55 housing is allowed by Special Permit and only one business apartment per lot is allowed. Business zoning in Dartmouth consists of significant acreage, much of it unsuitable for business development. The town can consider the use of Mixed Use Overlay Districts to allow higher density residential development, including apartments and consider eliminating the restriction of apartments to those over 55 years of age (**See Figure V.1 Housing Suitability/Action Map**). This will allow for increased housing options for commuters, singles, empty nesters and young couples. To achieve the mixed use component of a mixed-use district, the town may permit residential units above first floor commercial uses by Special Permit within the Mixed-Use Overlay District. Small-scale mixed-use structures will not only provide housing opportunities for many Dartmouth residents, but will also contribute to the vitality and economic health of the neighborhood business areas. Further, for projects over a designated number of units in size, the town may stipulate that at least 10% of the units be affordable in perpetuity.

The town could require payment to the Affordable Housing Trust Fund in lieu of the creation of such affordable units if the creation of such units is not feasible or desired.

Modify Regulations to Permit the Development of Undersized Lots

The Town of Dartmouth has a number of residential lots that are not developable because of various impediments such as, but not limited to, insufficient size, dimensional requirements, and access issues. Several of these properties are suitable for housing and the Town should encourage the development of these lots, in partnership with the Affordable Housing Trust and/or Housing Partnership in order to create additional affordable housing in already established residential neighborhoods.

The Town of Dartmouth should consider modifying its Zoning Bylaw to allow affordable housing development on non-compliant lots. These lots could be defined as having less than the prescribed minimum area and/or minimum frontage, width, yard, or depth requirements. Development of these lots would be granted by either the Planning Board or the Zoning Board of Appeals and would require a Special Permit.

Review of Zoning in Areas in Dartmouth with Historic Small Lot Size Development

There are several properties in the historic village areas of Dartmouth that are not “buildable lots” since they do not meet the current zoning dimensional requirements, such as the minimum lot area and frontage. The existing development patterns should be studied and zoning developed that correspond to the prevailing development pattern in these villages. This could lead to the creation of overlay districts designed to create a more traditional town center form of development with pedestrian friendly design and mixed-use. Small-scale mixed-use structures will not only provide housing opportunities for Dartmouth residents, but will also contribute to the vitality and economic health of the neighborhood business areas.

5.3 Production Strategies

5.3.1 Development of Housing on Town Owned Parcels

Issue – The Town of Dartmouth owns developable land and recognizes that the donation of land for affordable housing development, or its sale at below market value, is one of the most valuable contributions it can make towards the goal of providing additional affordable housing.

Recommended Strategy - The Town has identified parcels that it wishes to utilize for the development of affordable housing. The mechanism by which the property is conveyed will vary on a project by project basis. Please see **Figure 5-1** to identify the location of each of these properties.

One such parcel is the former State Police Barracks located on Rte. 6. It is proposed for reuse as nine housing units for Veterans. Another parcel is located on Reed Road and has access to public transportation routes and a multitude of services and retail destinations. The site has been the subject of two proposals for the development of senior housing through the HUD 202 program. Unfortunately, the projects did not receive HUD funding. Nevertheless, interest in the parcel would indicate that it is suitable for the development of affordable housing and/or senior housing.

5.3.2 Investigate Opportunities for Adaptive Reuse

Issue – In the future, Dartmouth may have municipal structures that become abandoned, underutilized, or functionally obsolete.

Recommended Action – The Town of Dartmouth will study the potential for reusing these structures as the need arises. Reusing these properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community. The Housing Partnership could be assigned to oversee this process.

Responsible Entity – The Housing Partnership should study opportunities for adaptive reuse. Its recommendations could be passed onto the Select Board and the Housing Authority for further action.

5.3.3 Continue To Review Availability of Tax Title Property

Issue – Future tax title property may also provide the community with opportunities to construct affordable housing for its residents.

Recommended Action – The Town will analyze future tax title properties as to their potential for affordable housing. Tax title properties are land and/or buildings that are in the process of being taken by the municipality because the owner has failed to pay property taxes.

Often, the process of tax taking and foreclosure takes years, but communities recently received new tools for intervening in the tax title process, thanks to An Act Returning Tax Title Properties to Productive Use, a new law that took effect in April, 2002. Municipalities may now: (1) abate up to 75% of taxes and 100% of interest and penalties owed on property that will be turned into affordable housing; (2) expedite the foreclosure process in cases where the redemption amount exceeds the value of the property; (3) and accept a deed-in-lieu of foreclosure to get the property back on the tax roll rather than incur the cost of a full foreclosure proceeding.

Responsible Entity – The Housing Partnership should study opportunities for housing on Town owned property and tax title property. The Town should also work closely with the Housing Authority to try to identify new opportunities for the creation of more elderly housing.

5.3.4 Continue to Guide and Approve Appropriate Comprehensive Permits

Issue – Until Dartmouth is able to meet the state mandated 10% affordable housing goal it will be in a position to have to review 40B proposals that may be inappropriate for Dartmouth and may be inconsistent with the Town’s development goals. However, several of these projects may well be consistent with the goals of this plan and should be supported and cultivated.

Recommended Action – The Town should develop a clearly outlined process to assist in creating a successful working relationship with 40B developers. This would help to create projects whose end result is housing that is affordable across a wide range of incomes and protects the Town’s critical resources and community character. The town created the Lincoln Park Smart Growth District as an area appropriate for 40B development and is reviewing project development of the property. They will continue to review and permit additional appropriate 40B developments. The Housing Partnership will serve a critical role in this process in the future. Please see **Figure 5-1** to identify the location of the Lincoln Park SGOD.

Responsible Entity – Town Agencies (Department of Public Works, Building Department, Planning Board, Board of Health and the Zoning Board of Appeals) should continue to guide and approve appropriate Comprehensive Permits until a Housing Partnership is established at which time, the Partnership should take over initial negotiations.

5.5 Conclusions

The housing strategies outlined above, form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in the Plan. The Town is confident that the goals and strategies set forth in the document will help to diversify Dartmouth’s housing stock and provide alternative housing options for Dartmouth’s residents.

Table V-1 outlines the number of affordable housing units that the implementation of these strategies is projected to generate. This table reflects the goals of the town, but is limited in its accuracy as it does not consider how market forces may influence the development of additional units and change to Town’s overall goal. However, the final estimates for housing units created through year-end 2018 relate favorably to the housing needs identified in the Housing Needs Assessment. The comprehensive housing strategy for the Town of Dartmouth should, over time, adequately address the housing needs for all of the Town’s residents.

Table V-1. Housing Production Strategies: Dartmouth, Through Year - End 2018				
Strategies	Priority for Implementation		# Affordable Units	Responsible Party
	Priority 1	Priority 2		
Preservation Strategies				
Retain Expiring Units	*		[124]	Housing Authority/BOS?
Continue Housing Rehabilitation	*	*	0	Grant Administrator
Local Homebuyer Assistance	*	*	0	Office of Development/ Finance Director
Regulatory Strategies				
Establish a Housing Partnership	*		0	Select Board
Inclusionary/Incentive Housing Bylaw	*		25	Planning Board
Permit Apartments Above Retail in Business Districts with a Mixed use Overlay District	*		10	Planning Board
Mixed-Use Development	*		10	Planning Board
Development of Undersized Lots		*	5	Planning Board
Historic Small Lot Rezone		*	0	Planning Board
Production Strategies				
Develop Housing on Town-Owned Land		*	40	Housing Partnership/BOS
Encourage Adaptive Reuse	*		10	Housing Partnership/BOS
Available Tax-Title Properties	*	*	10	Housing Partnership/BOS
Support private development of appropriate 40R & 40B projects	*	*	125	BOS/ZBA
Total:			235	